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Maternal Career Disruption:
The critical factors influencing women's return to the workplace and the effects of the length of disruption and activity of the woman during the disruption.

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A thesis in partial fulfilment of the requirements of Anglia Ruskin University for the degree of Doctorate in Business Administration

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ABSTRACT
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Doctorate in Business Administration

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The disruption of a woman's career in order to care for children can have profound consequences. This research defines these consequences as the Maternal Career Disruption Effect. A quantitative study was carried out to answer three research questions that anchored this research in this newly named effect, using the theoretical lens of human capital theory: i) What were the critical factors affecting the decision to return to the workplace? ii) In what ways did the length of career interruption affect the women's re-entry to the workforce? iii) In what ways did the activity during the career interruption affect the women's re-entry to the workforce? The study focussed on women in the UK financial services sector and identified that short term and long term financial reasons were critical in the women's decision to return to the workplace. Discussion also focussed on the effect of the maternal career disruption and saw the women's human capital decrease as the length of career disruption increased and the human capital increase as the women's activity increased during the career disruption.

Key words: maternal, disruption, interruption, career, financial, women, activity

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I am also indebted to Mr Brian Poore, who has shown great friendship during our regular tea and chi square test sessions. I hope I can be as helpful to him during his forthcoming doctoral studies as he has been to me.

Finally, I would like to thank my amazing husband and children. I began this journey when our children were young and over the years they have all turned into wonderful teenagers (most of the time), willing to listen to my musings on this topic. Finally, on those dark days where the end of this project seemed far away, my husband's unwavering support gave me the confidence to continue. It is for that encouragement I am most grateful.

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INTRODUCTION

1. Introduction

The focus of this study was the career path of women who have been away from the workplace due to caring for children for more than 3 months, within the UK employment market and particularly the financial services sector. The study specifically looked at this 'pipeline' and the exit or 'leakage' points of that pipeline and was conducted following the 2008 global financial crisis. The leakage areas focussed on were; the ages of the women at the point of exit from the workplace; the personal and household income level at the point of entering and exiting the workplace; the number of children being cared for; and the length of time away from the workplace. In addition, the re-entry points back into the pipeline were investigated in terms of organisational level and compared to the leakage points.

The three research questions being studied were:

i) What were the critical factors affecting the women's decision to return to the workplace?

ii) In what ways did the length of career interruption affect the women's re-entry to the workforce?

iii) In what ways did the activity during the career interruption affect the women's re-entry to the workforce?

The terminology relating to the pipeline itself has been the subject of research over recent years. An alternative description to the pipeline can be found in a 2011 study by Etzkowitz

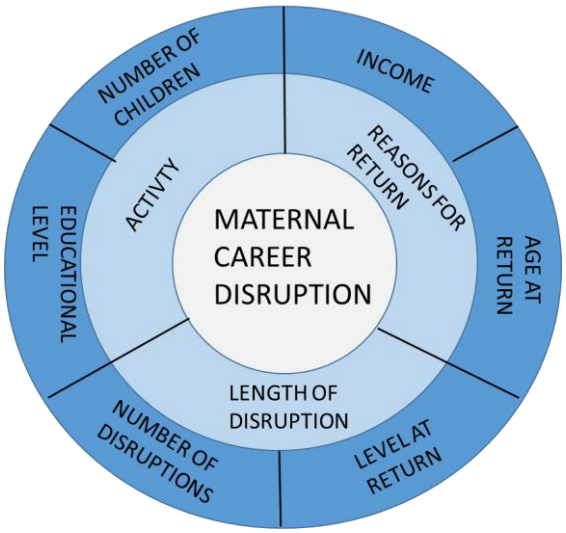
and Ranga, which discussed the ‘vanish box’. The vanish box refers to ‘women scientists recoupment after redundancy, rather than loss of the women completely, through their reinsertion into the workplace in an alternative context’. This model approaches gender attrition not as the ‘pessimistic “leaky pipeline” view of permanent loss of women in science’, but as ‘a more accurate representation of the gender attrition in the upper reaches of the scientific professions’.

Olivas (1999) also highlighted the problems with the pipeline definition; ‘I believe the paradigms of pools and pipelines are inapt both because they misconstrue the nature of the problems (as I define them) and because they misdirect attention’.

This research does not intend to define, or redefine, the pipeline definition.

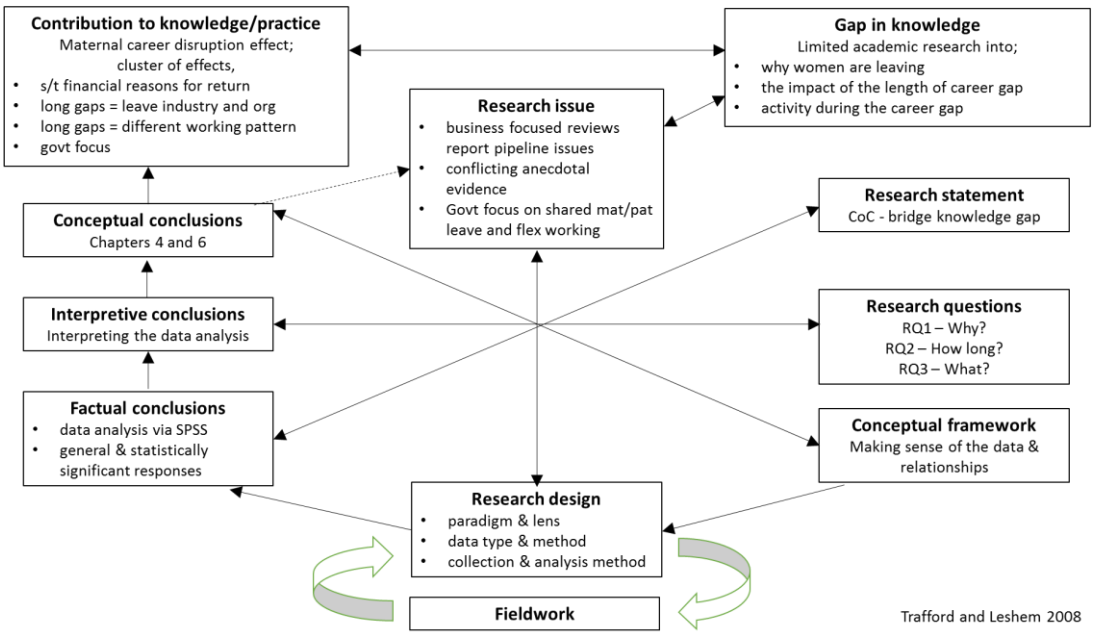
The disruption of a woman’s career in order to care for children can have any type of consequence – from minimal to extreme. This study set out to identify these consequences and defined this as the Maternal Career Disruption Effect. This research asked fundamental questions about the women’s career gaps and the central features of the responses were captured in conceptual models in Chapters 4, 5 and 6. These conceptualisations were built upon throughout the chapters and relationships that were identified were modelled. In addition, in Chapter 6 the typical woman was constructed according to the activity which was undertaken during her maternal career disruption. An overall conceptual model was also developed and is referred to throughout this document, see Figure 1.

Figure 1. *Maternal Career Disruption – Conceptual Framework*



The researcher used Trafford and Lesham's Magic Circle (2008) to illustrate how the whole research process comes together in Figure 2. The diagram encapsulates the journey from the original identification of the research issue and gap in academic and business knowledge, through to how the research statement and research questions were developed. It then addresses the development of the conceptual framework, research design and conceptual conclusions. The figure culminates in the contribution to knowledge and practice that this research study makes.

Figure 2. *The Magic Circle – adapted from Trafford and Leshem*



In order to fully understand the pipeline and leakage points it is important to gain an overview of the history of women in the workplace, how this has changed in recent years and the impact of those changes. It is also necessary to put the pipeline into context in terms of other research which has taken place. UK and EU employment legislation has had an influence on women in the workplace, as have the social and cultural changes which have happened to both genders over the years. The key influencing factors to the pipeline will be identified with a view to discovering information about why women leave the workplace.

The study does not cover general diversity nor gender issues. It also does not directly investigate discrimination within the workplace. Nor does the study make a judgement on the contribution of women to a successful organisation nor presume that women make, or do not make, a positive contribution to the workplace. The UK financial services sector is the industry chosen to be the focus of the study.

This industry choice is for a number of reasons;

- The service sector as a whole is a growth sector for the UK economy;
- The service sector has the highest number of females in the workforce;
- The financial services sector is of crucial importance to the UK economy generating high levels of employment and revenue;
- There is a gap in knowledge for the UK financial services sector.

2. History of women in workplace

According to Wolf (2013) 'for many of today's women, being female is not the most important thing about their lives. It does not define their fate in the way it did for all females in previous human history'. In order to understand and appreciate this view and the pipeline issues which women in the workplace face today, the history of UK women's employment and rights have been explored.

During the 16th and 17th Centuries the professions such as law, medicine and teaching were completely closed to women. The most common job for a woman at that time was a domestic servant. During the 18th Century mainland Britain was on the cusp of becoming the first industrial nation. It was abandoning subsistence agriculture and embracing a fully market based economy (Floud and Johnson, 2004). However, during this time the main role for women continued to be as a domestic servant although the more financially secure females were able to gain an education. By the time of the 19th Century the Industrial Revolution had transformed the UK and an increased number of people were living in towns and cities rather

than the countryside. As over 80% of the population was working class, this meant many women in this group continued to hold 'service' roles. These remained the major employment for women, although nursing also became popular towards the latter part of the century (Valenze, 1995). Campaigners such as Millicent Fawcett and Elizabeth Garret Anderson greatly assisted in the opening up of professions such as medicine to women, however it was still largely the privileged and educated who had access to such careers.

The rights and status of women greatly improved during the 20th Century. In 1906 the Daily Mail named the now famous, 'suffragette movement'. The movement was dedicated to securing the vote for women to enable them to take a full part in the democratic process, which had been previously denied. Unfortunately, much violence followed in the struggle for women's contribution to the workplace and wider society to be acknowledged. By the end of the First World War however, women's contribution to the war effort was impossible to deny and The Electoral Reform Bill of 1918 granted voting rights to all women property owners aged 30 or more. Ten years later, in 1928, the age limit became the same as men, 21 (Murray, 2011).

However, in the 1920s across England, France and Germany the slaughter of the male soldiers hit societies on a large scale. Millions of women had lost boyfriends, fiancés and husbands and those women aged in their 20's were the hardest hit, with 35% of these women failing to marry (Nicholson, 2008). Suddenly there were far more young women than men in the working population across Europe.

Unfortunately, to many women this changing working climate was occurring outside of their own sphere of reality. For the women who had married, they were running their homes and undertaking low skilled and low paid jobs. When the Second World War came women's roles were expanded to not only include working in offices, but also women took on heavy work in factories and on farms. By the end of the war it was shown again that women could indeed undertake similar work to men. Unfortunately, however when the country ceased to need women to fill these roles they had to go back into the home and relinquish their new found responsibilities and financial independence (Murray, 2011).

During the 1940s it was shown that married women slowly began to take jobs outside of the home. Before then the wives who went out to work were on average less educated than married women as a whole. Year by year the average educational level of the married women who went out to work rose compared to the average of those women who did not go into the workplace (Goldin, 2006). However, Joshi (2003) found that many women who became mothers during this time never returned to paid employment, including the most highly educated. Joshi (2002) also calculated that for British mothers born in the 1940s and 1950s, the median time out of the workforce was almost six years. This changed over the next 2 decades, when Joshi found that 'well over half the 1970-born graduates who had become mothers by age 33 had resumed employment within a year of their first birth'. It should be noted that this was only for the higher educated women i.e. the graduates.

Meanwhile the Education Act had been passed in 1944 which established the principle of free education for all from primary to secondary, although there were gender quotas for admission to grammar school. The Hunt Post of 1954 published an article advising that too many girls

had been passing the grammar school exam and the education authorities decided to limit numbers. These quotas persisted over the years and finally came to an end in the late 1980's when they were ruled discriminatory by the High Court in relation to cases in Birmingham and Northern Ireland.

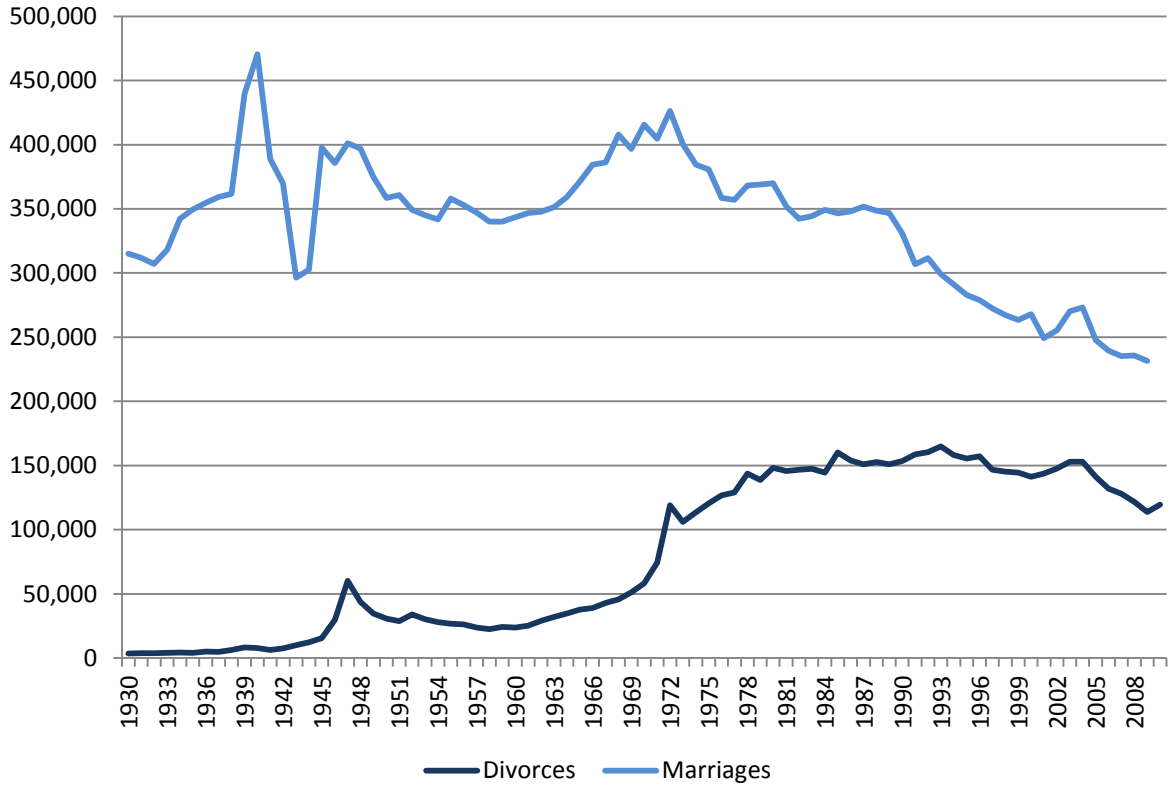
The women's movement was taken up again in the late 1960's as women began to question and redefine their roles as wives and workers. The pace of change over the next 20 years was fast and furious. In 1970 the first British conference of the Women's Liberation movement agreed to press for employment legislation and it was the same year that the Equal Pay Bill was introduced. Over the next 15 years, discrimination in varying forms such as race, gender, disability and pay were outlawed by the introduction of various Acts and Regulations. These many Acts and Regulations were consolidated into one Act in 2010, The Equality Act. The Equality Act defines 10 protected characteristics and it requires equal treatment in access to employment regardless of these characteristics.

3. Women, marriage and children

According to the Office of National Statistics (ONS), over recent years the divorce rate has been increasing and the number of couples marrying has been diminishing. The traditional nuclear family, with two married parents (one male, one female), the male being the breadwinner, the female being the carer, along with their children living together is no longer the norm. In 1970 there were 58,239 divorces granted in England and Wales, this number has substantially risen as can be shown by Figure 3. In 2010 the divorce figure for England and Wales was 119,589. The numbers of male and females marrying has also seen a change in the

same time period. During 1970, 415,487 couples were married compared to 231,490 in 2010 in England and Wales.

Figure 3. *Marriages & Divorces in England and Wales*



The average size of the family in England and Wales has also changed. This has decreased over the last two generations according to the Cohort Fertility ONS report, from 2.39 children per family to a woman born in 1938 to 1.91 child for a mother who was born in 1965. This decrease is further evidenced when we look at the age of mothers giving birth which has increased from 26.7 in 1970 to 29.5 in 2010, this suggests women are delaying childbearing by choice. In 2010 nearly half (48%) of all babies born were to mothers aged 30 and over, which was an increase from 46% in 2000. The ONS suggests that the possible influencing factors for women postponing childbearing may include increased access to, and take up of,

further education by women, an increased number of women pursuing careers, waiting to buy houses and meeting partners later in life.

Research conducted by the insurance company LV during 2012 shows that the cost of bringing up a child to the age of 21 has increased to £222,458 which is a record high. This is an increase of £82,000 in the last 10 years. This research was conducted against the backdrop of the removal of the Child Benefit for the main carer (usually women) if the government has classed her as a 'high' earner (over £60,000 annual salary). This provides a possible further reason for an increased presence of women in the workplace, as mothers may be replacing this income as they continue to provide financial backing in the rearing of children.

During 2012 the RSA surveyed 2,500 professional women and men from the UK, US, Japan, China and Brazil and found that they felt being a parent had a positive impact on career progression. It also found that 'women who get help with housework and childcare outside of work hours report a higher number of promotions than women who report having to shoulder the majority of this additional burden outside of work'. This is an interesting finding as it may mean that there is less leakage from the pipeline of women who get this type of help outside of the home.

4. Recent issues and studies into the pipeline

Over the recent history of society there has been an increased interest in prejudice, discrimination and barriers to women in the workplace. This interest has spawned many

different titles and definitions addressing these issues. One of the first terms relating to women and their careers was the ‘glass ceiling’. This term is thought to have been first used by two women who worked at Hewlett Packard in 1979 to describe how, whilst on the surface there was a clear path to promotion, in reality women seemed to hit a point in their careers that they were unable pass. The term glass ceiling can also be found in a 1984 article in the US publication Adweek by Gay Bryant. This was then picked up by Carol Hymowitz and Timothy Schellhardt in a 1986 edition of the Wall Street Journal. There was a high level of uptake of the term in the UK during the late 1980s and 1990s.

The term glass ceiling has been varied to reflect invisible barriers in numerous minority groups and occupations. For example, the ‘double glass ceiling’ relates to the barriers that lesbian women face in the workplace. There is also the ‘brass ceiling’ and the ‘stained glass ceiling’ which describe the career limitations that women in the military and within the church leadership face respectively. Ethnic minority women also have a specific phrase to describe the barriers that they face - ‘concrete ceiling’.

During the same time as the glass ceiling was being discussed for the first time, another term was also being introduced and referenced, however it is not until much more recently that this term was fully taken on board in the gender equality arena, and it is now beginning to filter into everyday corporate use. This is the ‘pipeline’. During the 1980’s the pipeline was introduced as a new model to look at careers of women. This is where the problem definition changed from discrimination which was restricting women moving into senior roles to women themselves ‘opting out’ of the established career paths.

There are a number of references to the pipeline in recent studies. A 2008 UK Gender Advisory Council report, 'The leaking pipeline: where are our female leaders?' is a key piece of research and compares the pipeline analogy with a water supply. Specifically, the readers are asked to imagine they are the leader for a community of which water is a critical resource. It explains that the water supply is limited and precious and that people pay the community for the resource and the water supply itself attracts more people to life there, because it has the ability to create a sustainable strong environment. The researcher then asks the reader to imagine that the water pipeline has a leak which results in a great deal of water disappearing into other communities, over a prolonged period of time. The loss of money, productivity and the community's physical infrastructure is highlighted as a result of the leakage. The report states that the water pipeline analogy reflects the situation in which many organisations find themselves in relation to the 'continuing loss of female talent'. The research was commissioned by Price Waterhouse Cooper (PwC) UK to investigate this loss of talent by interviewing 79 of PwC's female leaders across 7 countries, during a two-month period. The research found that in most first world countries within the professional services sector both males and females were recruited at an equal rate (1:1) at entry level. Their report highlights however that beyond this, evidence exists that women are lost from the pipeline through 'voluntary termination' at a much higher rate, more like 2 or 3 times faster than men once they have reached the 'experienced, mid-career, Manager/Senior Manager level' of their careers.

The research highlights the difficulty in examining the level of participation of women in senior leadership roles due to the lack of uniformity of definitions. However, they did identify that estimates of women in senior roles point towards a 'very low percentage'. The report's findings advised of a 'material under-representation of recognised leadership positions within

industry and noteworthy business unit and functional Director and CEO positions.' PwC's research looked at the entry points for the women (61% joined from school/college) in addition to their aspirations for becoming partner (24% of the women stated that from Day One in PwC their career goal was to achieve partner, compared to 20% at Manager level and 29% at Senior Manager level). 13% of women already at Director level stated that from Day One their aspiration was to achieve partner.

The PwC research looked at the average number of years taken by PwC's female graduate entry Partners to achieve partnership and compared this to men. They found no difference. They did find that over 50% (male and females) had previously had a geographical move or secondment, both within the UK and internationally to other PwC offices. It was thought by a number of the interviewees that global exposure at some point in their career was necessary to reaching senior positions.

Interestingly, the research identified that many of the women had worked with key and prestigious clients. In addition, a number noted that new roles, along with being given the opportunity to act as a pioneer (to build something new from the beginning) was important to their development and career progression. From the research 'a few' female mentors and leaders were mentioned however the large majority of influencers were male Partners of PwC.

A report published in 2012 by McKinsey & Company was highly influential in raising the profile of the pipeline further in the US, with ramifications for the UK. During 2012, 60 US corporations agreed to participate in the research, almost all of which were Fortune 500

companies or of a similar size. These included large financial organisations such as Thomson Reuters, US Bancorp, MasterCard, Citigroup and Ernst & Young. 4,000 entry level and middle level executives (male and female) were surveyed, in addition 350 interviews were held with senior executives of both genders.

The research identified four key learning points:

4.1 Women are entering at entry level positions in large numbers, choosing to take middle management roles and then are not advancing further or are leaving the organisations without giving the organisations an opportunity to address their concerns.

4.2 The middle management level is a crucial leakage and blockage point. From 140,000 women who had reached this middle level in the organisations researched, only 7,000 had reached Vice President, Senior Vice President or the C suite (ie Chief Officer).

4.3 There has been some demonstrable success of addressing the leakage within some of the companies, which themselves had a more diverse workforce and this had been achieved in differing ways; some attracted a high percentage of women at entry level, others have been able to increase the ratio of promotion for women to men and some companies have found other ways of keeping women within the pipeline.

4.4 An integrated approach was identified by the research as important in addressing barriers that hold women back: Top management must be visibly committed to the gender agenda, all senior leaders should be accountable for creating opportunities for talented women; gender must be at the heart of the talent management process, progress should be measured and stretch goals should be introduced at every level and finally, and perhaps most importantly, diversity staff must have the authority to ensure gender equality is kept at the forefront of the minds of the organisations top level decision makers.

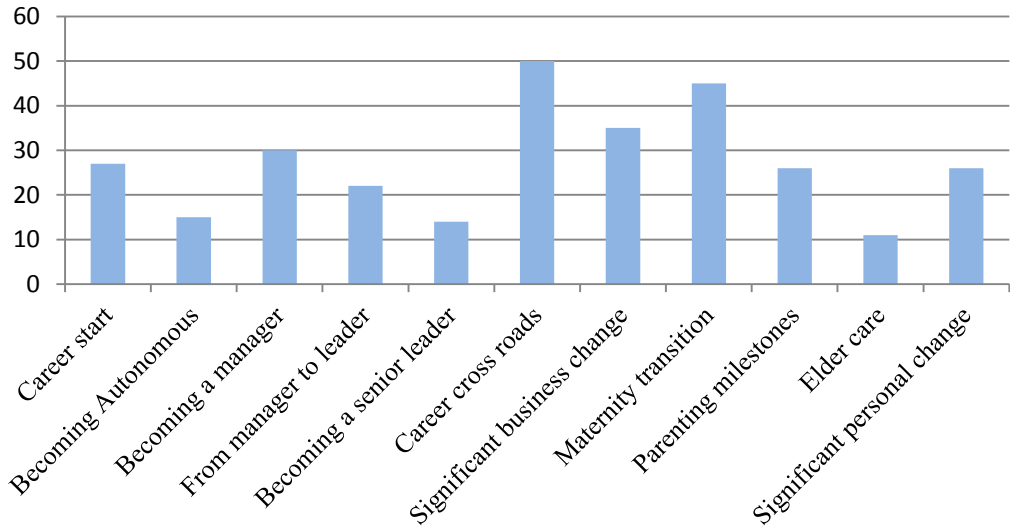
The McKinsey Report also identified two types of pipeline, 'fat funnels' and 'steady pipes'. Fat funnels recruited a high level of women, perhaps because they were entry level roles in functions which more women are statistically drawn to such as health care and retail within the service sector. Although high numbers of women left this type of pipeline, or became stuck, because the initial recruitment of women was so high, women were still reaching top levels within the companies. The steady pipes were companies which initially recruited a smaller percentage of women but this mix of men and women remained steady throughout the different levels of management. The research found that neither pipeline path was superior, the outcome depended upon the company's industry context and it's starting point.

Another piece of research was also conducted in 2012, this time based within the UK by the consultancy company, Talking Talent. This was an in depth study of women in UK business including the 'pinch points' of their careers, the issues that impede career progress and the skills and support needed to aid their progress. Over 2,500 UK working women completed an on line survey over 2 months in 2012 from different backgrounds and industries. The

questions asked the women to identify their 'pinch points' which the researchers defined as specific barriers that have prevented or are expected to prevent their career progress.

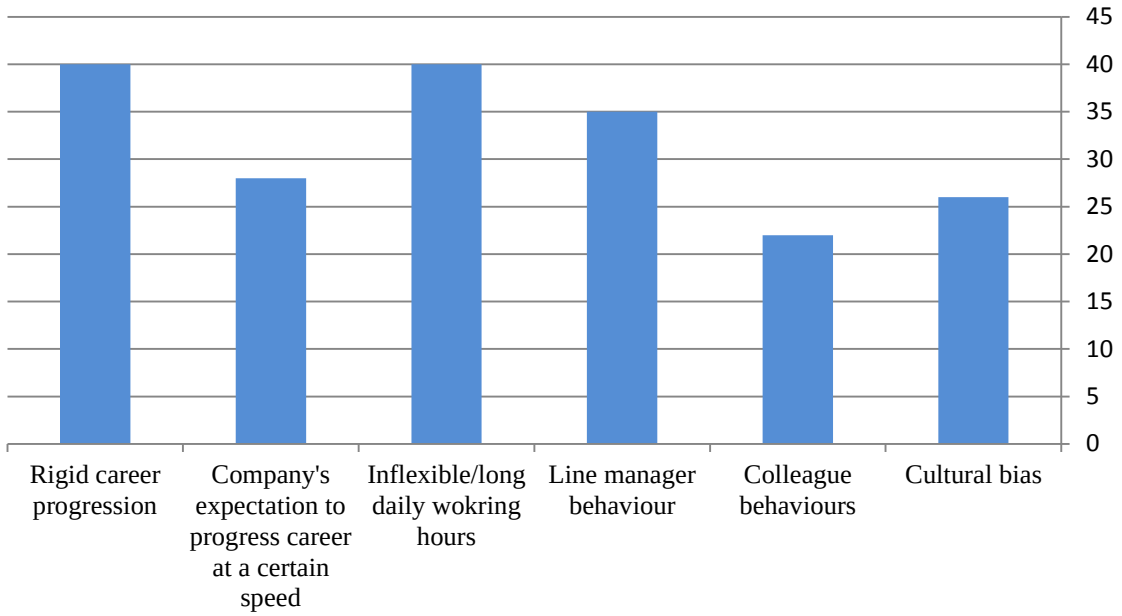
The research also asked respondents to identify the skills and support they feel are necessary to help overcome those barriers. The top pinch points (barriers to careers) identified by the respondents included career crossroads and the ongoing evaluation of career choice (50%), maternity transition (45%), significant business change as restructures and redundancy (35%). See Figure 4 for the range of barriers identified by women.

Figure 4. *Talking Talent Research – Top Pinch Points*



The research also identified the top issues which were thought to impede career progression. These were rigid career options (40%), inflexible/long daily working hours (40%) and line manager behaviour (35%) see Figure 5.

Figure 5. *Talking Talent Research – Top Issues Impeding Career Progression*



Women were also asked what support they felt would help to reduce the barriers. The research found that a key support to career success was managerial behaviour and support (53%), which was also identified as a barrier in the earlier question/responses. The other main support identified was personal coaching and development (48%). There is no data available about the industries which the women surveyed were working within at the time of the survey or in their career. The survey simply targeted women in business.

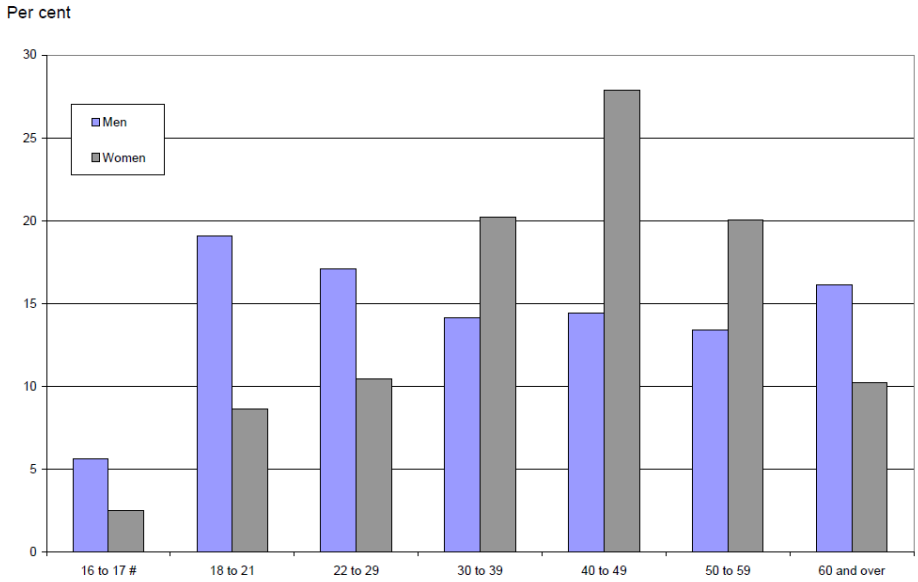
Over the last 24 months there has been much debate in the UK and European Union about whether the introduction quotas of women on Company Boards should be mandatory or voluntary. This is raises a number of key questions about the pipeline, which will be explored in the next section.

5. Women and pay patterns

The results of the Economic & Labour Market Review, March 2011, show that between 1997 and 2010 the gender pay gap in the UK has decreased in both full and part time work. For full time workers the median gross weekly earnings for women has increased significantly more than men since 1997 (66% for women compared to 51% for men). For part time workers, since 1997 the women's hourly rates have remained above the levels for male employees; however, the gap is much smaller than for full time workers. The proportion of males working part time in the total workforce rose from 4.2% to 5.9% between 1997 and 2010 and conversely the number of females working part time hours fell, however they remain at much higher levels than males (21.2% in 1997 to 20.8% in 2010).

Due to a higher proportion of females working part time throughout their careers, the median hourly pay for female part time employees is higher than that of male employees. There is a higher proportion of females working part time in the higher income age groups (aged 30 to 39, 40 to 49 and 50 to 59) see Figure 6. The proportion of males working part time is higher in the younger age groups and the 60 and over age group.

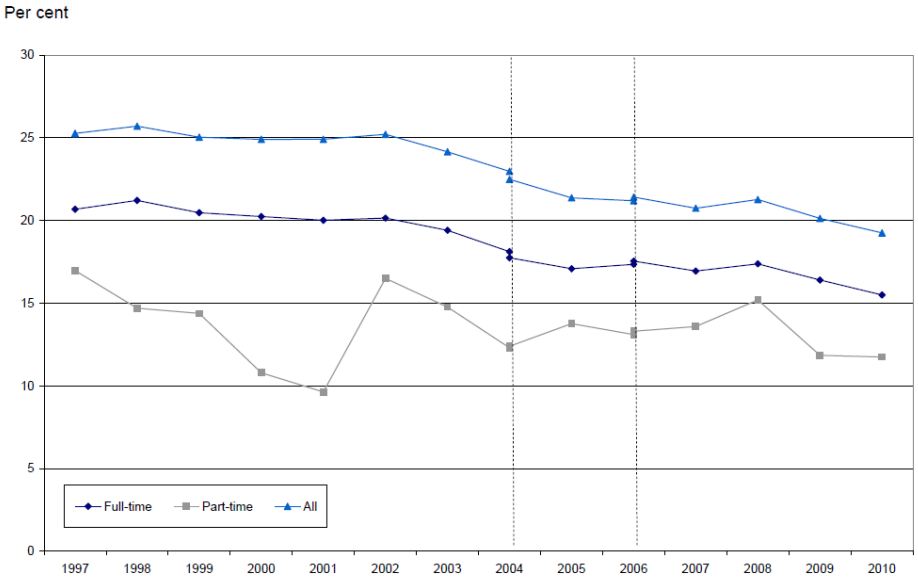
Figure 6. *Distribution of part-time employees by gender and age group, April 2010**



* Employees on adult rates, pay unaffected by absence
# Results for 16 to 17 year–olds include employees not on adult rates of pay
Source: Annual Survey of Hours and Earnings, Office for National Statistics

According to the Review the gender pay gap has fallen by around 7% (from 17.4%) for full time employees since 1997 and the negative gender pay difference for part time employees has widened to - 4% from - 2.5% in 2009. This takes the overall gender pay difference for all employees to 19.8% for 2010, a difference of 8% (it was 27.5%) since 1997. Although the median statistics are very interesting, it is also useful to look at mean earnings (Figure 7).

Figure 7. *Pay gap between women's and men's mean hourly earnings, 1997 to 2010**



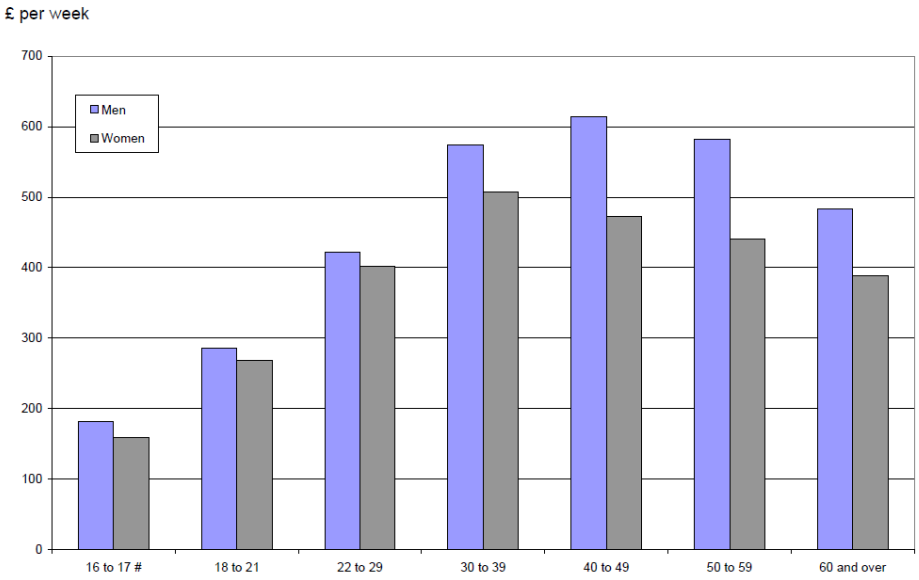
* Hourly earnings excluding overtime. Employees on adult rates, pay unaffected by absence

Broken vertical lines represent discontinuities in 2004 and 2006 ASHE results. These changes are detailed in the technical notes at the end of the article.

The difference between the mean and the median gender pay gaps reflect the extent to which high earners skew the earning distribution. This is particularly salient within the financial services sector which is the highest earning/paying sector.

Figure 8 shows median gross weekly earnings by gender and age group for 2010. It can be seen that the median gross weekly earnings for full time employees increases steadily with age. This reaches its peak in the 40-49 age group at £560, and declines from that point. Women's earnings peak earlier than those of men, reaching their maximum in the 30 – 39 age group (£508). This is a continuous pattern between 1997 and 2010. Men's full time earnings peak at £614 for the 40 – 49 age group.

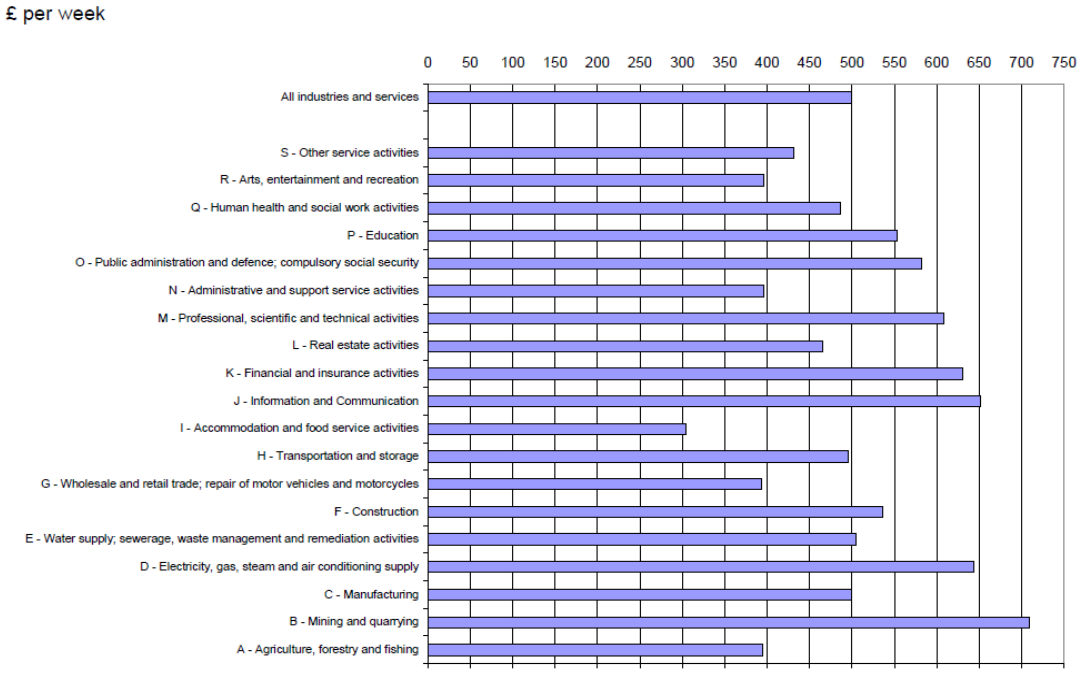
Figure 8. *Median gross weekly earnings by gender and age group April 2010**



* Full–time employees on adult rates, pay unaffected by absence
# Results for 16 to 17 year–olds include employees not on adult rates of pay
Source: Annual Survey of Hours and Earnings, Office for National Statistics

Turning specifically to the Financial and Insurance Services Sector, Figure 9 shows that this is the highest earning sector, with a mean gross annual earnings of £56,000, compared to the lowest earnings (Accommodation and Food Services Sector) of £15,900. The Financial and Insurance Services Sector also had the highest median hourly earnings (excluding overtime) for full time employees of £17.41. It can be seen that for full time employees, the largest gender pay difference was for the Financial and Insurance Services Sector at 39% (based on median hourly earnings excluding overtime) and for all employees regardless of whether they worked full or part time, the gender pay gap was the highest in the Financial and Insurance Services Sector at 42%.

Figure 9. *Median gross weekly earnings by industry, April 2010*



* Full–time employees on adult rates, pay unaffected by absence. Figures based on SIC 2007

Source: Annual Survey of Hours and Earnings, Office for National Statistics

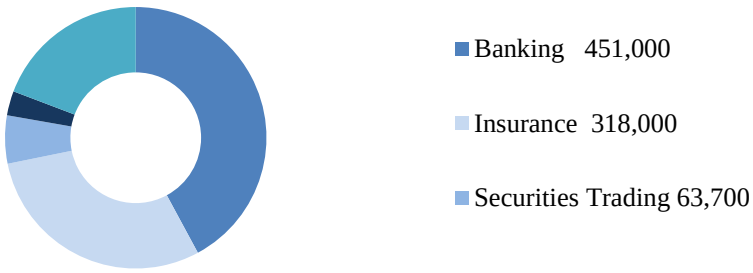
6. The Financial Services Sector

The Confederation of British Industry (CBI) definition of the Financial Services Sector includes 8 sub sectors including Banking; Building Societies; Finance Houses; Life Insurance; General Insurance; Insurance Brokers; investment Management; Securities Trading. The importance to the UK economy and the prestige which the government and business world place on the Financial Services Sector cannot be underestimated. In the previous section we saw that although the Financial and Insurances Sector is the highest earning sector within the Services Sector, this is also where there is the largest pay gap between males and females. To understand this more fully it is necessary to explore its

context. The UK Financial Services Industry is a significant contributor to the UK economy, in terms of both employment and income.

In 2011, the Financial Sector accounted for 9.6% of the UK GDP and 12% of UK tax receipts. According to the HM Treasury over 1 million people in the UK are employed within the Financial Services Sector, two thirds of those being outside of London. Although London as a global finance centre dominates the UK, other cities such as Edinburgh, Glasgow, Leeds and Manchester also have flourishing financial centres. The number of people employed increases to over 2 million if the Professional Services sector is included (legal services, management consultancy and accountancy services), according to The City UK, this represents 7% of the working population. Figure 10 shows that during 2011 the majority of Financial Services employment was in banking (451,000) followed by insurance (318,000). 63,700 people were employed in Securities Trading, 32,300 in Fund Management and 205,900 in other financial services.

Figure 10. *Number of employees within Financial Services sector 2011*



Over the past 30 years there have been a number of significant economic challenges to the Financial Services Sector beginning with Black Monday in 1987, the collapse of Barings Bank in 1995, the USA Terrorism attacks in 2001, the Iraq War in 2002, the Northern Rock

Crisis in 2007and the Global Credit Crisis in 2008. These events have all taken their toll on the Sector and the prestige which it once held has diminished. That said however it remains one of the largest export industries in the UK.

The Graduate recruitment organisation, Prospects, reported in 2012 that recruitment in the sector remains buoyant for graduate entry roles with a starting salary of between £23,000 and £24,000 and administrative, sales and office management jobs beginning between £15,500 and £22,000. Prospects also identifies that despite there being job cuts within the banking division of the Financial Services sector during the recent recession, the 'future looks positive for the professional services with finance and accountancy leading the recovery.' From a gender perspective however, women continue to be under-represented in the sector particularly in senior level positions. Historically there has been a well-recognised culture of gender bias in favour of men in the Financial Services sector. This has however been changing over recent years with the emergence of equal opportunities legislation and an increasing number of organisations implementing diversity initiatives in order to improve equality within the workplace.

7. The impact of the UK Government and the EU

The new UK government in 2010 asked Lord Davies of Abersoch to undertake a review of the current situation regarding women on the boards of listed companies. In his published report Lord Davies highlighted that whilst women were succeeding at University and in their early careers, attrition rates as they climb the career ladder are high. Lord Davies stated that

in 2010 women made up only 12.5% of the members of the corporate boards of FTSE 100 companies. This was up from 9.4% in 2004. Lord Davies commented 'the rate of increase is too slow'. The recommendation in this report was that all FTSE 100 boards should aim for a minimum 25% female representation by 2015.

In 2012 Lord Davies published a progress report which reported on how the recommendations in the original Davies Report were being implemented. The report noted that 17 companies in the FTSE 100 had already reached the 25% target and a further 17 companies were between 20% and 25%. In addition, the Progress Report indicated that as of the end of February 2012 within the FTSE 100, women accounted for 15.6% of all directors.

In October 2015 the five-year summary of the Davies Review was published, 'Improving the Gender Balance on British Boards'. The report confirmed that the UK had reached the 25% target of women on Boards for FTSE 100 companies. There are now more women on FTSE 350 boards than ever before, with representation of women more than doubling since 2011, now at 26.1% on FTSE 100 boards and 19.6% on FTSE 250 boards. There has also been a dramatic reduction in the number of all male boards. There were 152 all-male boards in 2011, and in 2015 there were no all-male boards in the FTSE 100 and only 15 in the FTSE 250.

In the UK the Conservative Government has introduced steps to force large employers to publish information about their pay and bonuses for men and women, which is part of a larger plan to help women and black and minority ethnic groups across Britain. Along with these measures the Government has announced plans to work with business to eliminate all-male boards in the FTSE 350.

The current Conservative Government has declared their record so far as a success, documenting the following measures and outcomes:

- More women in work than ever before
- More women on FTSE boards than ever before
- More women-led businesses than ever before
- Gender pay gap the lowest on record and is virtually eliminated among full time workers under 40
- Introducing 30 free hours of childcare

The European Union was also debating the issue of women on boards at the same time and had proposed a mandatory quota system of 40% to be implemented throughout the EU. However, there was much opposition to this proposal and in the latter half of 2012 the EU Commission published a scaled back proposal. These proposals stated that companies were required to set themselves individual, self-regulated targets for 2020 regarding the representation of both genders among executive directors and report annually on the progress. This proposed legislation is expected to apply to around 5,000 EU publicly listed companies which have more than 250 employees and an annual worldwide turnover of over 50 million Euros.

During 2015, the European Commission published a roadmap for the initiative ‘A new start to address the challenges of work-life balance faced by working families’ which was to replace the 2008 Commission proposal to revise the 1992 Maternity Leave Directive. The objective for this initiative is to increase the participation of women in the labour market by improving the current EU legal and policy framework and adapting it to today's labour

market to allow for working parents to have a better balance of family and work life, allow for a greater sharing of care responsibilities between women and men, and to strengthen gender equality.

According to the roadmap, the percentage of women in employment in 2014 within the EU was 63.5%, which is 11.5% away from both the Europe 2020 target for total employment and the rate for men being in employment (75%). A higher proportion of women also work part-time where the pay gap is over 37%, especially when they care for their children or for other dependant persons. The Ageing Report forecast that, without additional measures being introduced, the employment rate for women is projected to rise to 67.3% in 2023 and 71.2% in 2060. In most EU countries, the female labour market participation remains below its potential due to a number of reasons according to the roadmap including; a lack of possibilities to balance work and family responsibilities, a lack of affordable childcare, rigid working arrangements or absence of incentives for men to take more care responsibilities in their families.

The Confederation of British Industry (CBI) advocates a voluntary, business-led approach to promoting equal representation at all levels of business. They are opposed to quotas for diversity on boards as they 'do not consider the unique position of each organisation and risk prioritising tokenism over talent'.

8. The emergence of groups supporting women in the workplace

Women's support and networking groups within the Financial Services sector have grown over recent years. There are now at least 15 such groups including the 30% Club, The Women's Insurance Network, City Women's Network, Women in Banking and Finance, Skirts and Ladders and City Mothers.

8.1. The 30% Club was launched in 2010 and is committed to increasing the number of women on UK corporate boards. It is made up of Chairmen and organisations and works to bring about a change in the gender balance by motivating and supporting Chairmen to appoint more women to their boards, raising the profile of the issue in the media and tracking the progress.

8.2. The Women's Insurance Network (TWIN) holds insurance-focused seminars which it states 'are dedicated to developing senior and up-and-coming female talent by coupling professional education with the opportunity to interact with senior industry figures'. Membership is by invitation by a current member of the organisation and the request for membership goes before the Management Board.

8.3. City Women's Network (CWN) was formed in 1978 to pioneer the entry of women into previously male-dominated professions such as banking, accountancy and law. The CWN was founded to create a peer network for women in the City of London to 'combat the effects of the Old Boys Networks that dictated City culture at that time'. The CWN also states that

initial meetings of the group were held in secret. By 2013 the Network had evolved to deliver a visible and credible platform that develops a pipeline of female leaders. Membership is again by recommendation from a current member, however the CWN are more specific in their entry requirements than TWIN as CWN state prospective members should have held 'professional, executive or managerial positions at a senior level for at least five years'. Again, Board approval must be gained before acceptance is achieved.

8.4. Women in Banking and Finance (WiBF) was founded in 1980 and hosts numerous events throughout the year to 'develop, showcase and retain female talent and contribution' within the Financial Service sector. Membership is open to all women who are in a clearly defined financial role or are employed within a Financial Services Company.

8.5. Skirts and Ladders is a relatively new network group, based in Canary Wharf specifically aimed at women in the early years of their careers, to help them to create a strong network for the future. Membership is open to all women in banking, IT, law and accountancy. The group is still in its infancy as it was founded in 2013 and has held just a handful of meetings at the time of writing.

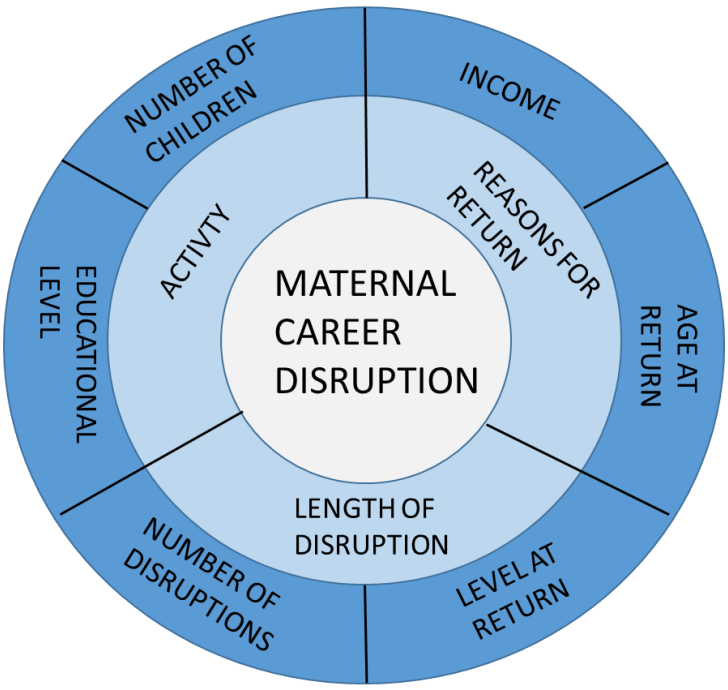
8.6. Another new group, formed in 2012 is City Mothers which was founded by a group of female City professionals working in London. Membership was initially open and free to all women who have or intend to have children and continued to work in the City, however during 2014 it became a paying group, with funding requested from organisations and businesses. City Mothers is predominantly a networking group and arranges regular lunchtime meetings for paying members.

CHAPTER 2.

THEORETICAL FRAMEWORK AND REVIEW OF PREVIOUS RESEARCH

Against the general background of the many issues relating to women in the workplace, this research focuses on whether the length of time out of the work force affects the income and career path of mothers. This is an area that, until recently, had been under-researched in the United Kingdom, and more specifically by industry sector. The contribution of this thesis to academic knowledge is that it sets out to start to fill this gap in the UK by focusing on the financial services sector. It gathers data on the effects of interruptions to careers of mothers who care for children. This phenomenon has been named the Maternal Career Disruption Effect and a conceptual framework has been built (Figure 11), which was developed from the research presented throughout Chapters 4, 5 and 6.

Figure 11. *Maternal Career Disruption – Conceptual Framework*



The conceptual framework was developed from a mixture of previous academic research, professional consultancy research and analysis and the researchers personal experience which includes a number of years spent in the Human Resource functions of global financial service organisations at a senior management level.

The inner layer of the conceptual framework came from the need to define the term, from a professional and an academic perspective. The middle layer of the conceptual framework mainly came from the researchers personal experience in Human Resources and Diversity and Inclusion functions and the in depth business research the researcher carried out in a major global investment bank into women on maternity leave. During this major piece of business research, which involved a number of focus groups of women returners, recruiters, managers and employees, key themes emerged around the reasons why women were returning to the workforce and how the length of the women's employment gap affected their return. In addition the third theme from the investment bank business research which also directly affected this piece of research and was identified particularly by the women returners and recruiters, was the activity of the women whilst they were on their career break. Recruiters were saying anecdotally they felt that the women returners who had undertaken some form of additional activity during their career break were more likely to be offered roles commensurate with their experience. It was the intention of this research to look into this theme in more depth. The outer layer was derived from key aspects of the academic research which is discussed in more detail later in this chapter.

The creation of the framework allowed the researcher to conceptualise the relationships and influenced the research design. The framework is a multi-layered framework, rather than a sequential or overlapping framework, and its layers are interconnected and related at varying levels showing how women can be affected by the discontinuity of their career.

There are three layers to the framework. The inner most layer, or core, relates to the term 'Maternal Career Disruption', this is at the core because it is central to the framework as it is a new concept, not only to the Financial Services sector but to all industries. This is in contrast to existing concepts such as Miller's 'Mommy Track' and Waldfogel's 'Family Gap' and neither of these pre-existing terms relate to the research questions of this study. These concepts do not signify the disruption being caused by the gaps in the career of the women. The Mommy Track and Family Gap are child centric terms, which relate to the women choosing to either delay childbirth (Mommy Track) or to have a family (Family Gap). In contrast, this researcher's approach focuses on the career elements being disrupted rather than the women's activities being the instigator. Therefore, this research focuses on the disruption of the woman's career rather than the actions resulting in the disruptions. The language adds to the debate by introducing a new concept and narrows the conversation to the career disruption rather than focus on the woman's actions ie Mommy Track or Family Gap.

The middle layer represents the Research Questions being investigated within this study including the women's reasons for returning to the workplace, the length of the women's period of career disruption and the activity the women undertook during their career disruption. The outer layer consists of the variables which are being measured against the middle layer research questions. The variables were not abstract conceptual variables as they

would have lent too much towards being based on the perception of the respondent. Instead the variables were actual and specific and were drawn from previous academic research, professional consultancy research and from personal interest and included variables such as income (both personal and household) (e.g. from Walfogel's research 1995, 1997 and 1998), age of the women at the point of leaving and at the point of return to the workplace (from the researchers personal experience in the workplace in the UK financial services sector plus Chen and Morgan's research 1991), organisational level of the women, number of children, number of separate disruptions (from the researchers personal experience in the workplace in the UK financial services sector which has been previously discussed earlier in this chapter) and education level (from Spivey 1995). For this piece of research all of the variables in the outer layer of the framework are of equal size and it is acknowledged that these variables can interact and will have varying degrees of influence over each other, and over the individual research questions. It is also acknowledged that one option for the researcher to consider may have been arrows to show the relationship between the middle and outer layers however it was decided that as all of variables being measured were measured against each research question (i.e. the middle layer boxes) arrows were implied in each case.

The following section develops the academic underpinnings of the conceptual framework by exploring the most relevant approach and the most relevant and influential research in this area.

1. Academic Underpinnings

According to Arn, Arun and Borooah (2004) 'as women increasingly combine motherhood and employment, they face both penalties and costs, particularly if they have taken a career

break in order to care for their young'. Waldfogel has been a veracious writer on the subject for over 20 years and has coined the term 'Family Gap', describing the difference between the wages of mothers and other women and found that women's careers were affected by the presence of children but after the initial impact to the wages, the impact was neutralised because an increase in their wages allowed their earnings to stabilize. Waldfogel's research has moved away from the income of women and the effects of children (1998) and has moved towards early child development (2016) and child abuse and neglect (2017).

Philips and Imhoff (1997) summarised the literature that has attempted to articulate those factors that are likely to influence the development of a woman's sense of herself and her possibilities. In addition, they reviewed new knowledge about the choices that women make and about their entry to, disengagement from and subsequent re-entry to their active work roles. They found that women's lives are complex and that the preceding decade of empirical research had taken steps to capturing this complexity. Their review also found that approaches that focussed on single-factor explanations, asked fragmented questions, or decontextualized problems were severely limited. Philips and Imhoff (1997) found a significant gap in the research was the limited knowledge held about the changes and transitions in women's vocational lives along with the limited attention given to interventions. In line with the research undertaken by Philips and Imhoff'(1997), the outer layer of the conceptual framework developed within this research incorporates a number of key factors identified, reflecting the fact that the problem of women returners is not a one dimensional issue.

Zimmerman and Clark's (2016) review of the current literature highlighted women 'opting in and opting out' of the work place as an emerging trend and evolving area within women's literature. The article discussed considerations for academics along with practitioners regarding developing, supporting and retaining female talent. Again, as with the Philips and Imhoff study discussed earlier, the Zimmerman and Clark research was relevant to this study in identifying the need for more joined up research on women's career breaks.

A number of hypotheses have been put forward regarding the long term income consequences of child related interruptions to women's paid work in the United States and United Kingdom (eg Waldfogel 1997; England and Budig 1999, Phipps, Burton and Lethbridge 2001, Budig and Hodges 2010 and 2014 and Joshi 2003). These studies found that:

i) mothers are more likely than other women to take time out of the work force and therefore will have acquired less human capital;

ii) women undertake more household and caring activity which may leave them with less energy to spend on their paid work, making them less productive on the job than other women;

iii) women may be choosing roles that are seen as fitting in with their lifestyle, such as a shorter commute, but that pay less;

(iv) there may be some unobservable difference such as career motivation which accounts for lower pay for mothers;

(v) mothers may be faced with discrimination in the work place and labour market.

Whilst these hypotheses, such as career motivation, discrimination, lifestyle choices and household activity, have been studied to varying degrees, these do not form the basis of this research. Central to this research is the question whether women have acquired less human capital because of their career gap. This question asks whether women lose human capital when they are out of the workforce and if their skills decline. Relatively little research has focussed upon whether mothers earn less money because they have less energy left over for paid employment and the suggestion that mothers are paid less money because they trade off wages for more accommodating workplaces, the latter will be the addressed within this research.

Phipps, Burton and Lethbridge (2001) examined why Canadian mothers had lower incomes than women who had never had children and found their two hypotheses that mothers had acquired less human capital due to being out of the work place and that they had higher levels of fatigue, could not entirely explain the gap in income. Their data allowed them to distinguish between time out of the work force for child related reasons and time out for other reasons. This was an area that for the previous research within the United States and UK the data was not available and the interruptions data was aggregated. The researchers used the 1995 Statistics Canada General Social Survey (GSS). The target population was all persons 15 years old and older, with the exception of two territories and full time residents of institutions. For most of the analysis they concentrated upon women aged between 25 and 54, who worked full time during the survey year and who reported their current personal income, this totalled 1,296 observations. The key novelty to their data was that the respondents were asked about each interruption to paid employment history that lasted six months or longer. Information was recorded about the duration of the interruption (in weeks), whether the woman worked full or part time before or after the interruption and whether or not the

interruption resulted in a change in job. Phipps, Burton and Lethbridge (2001) also noted the reasons for each interruption, in order for them to distinguish child-related from other types of interruptions to women's paid work. They found that what was true with the United States and United Kingdom data, simply constructing a more accurate measure of work history did little to account for the gap in earnings. However, when they allowed for the possibility that less experience has been acquired by women and that human capital can depreciate during a long absence from paid work, then the income penalty associated with having children falls.

In relation to the development of the conceptual framework, the personal and professional experience of the researcher was a factor when constructing the layers and variables. As a senior Human Resources professional in the UK financial services industry the researcher has seen the attrition rates rise as women leave to have more than one child. In addition the researcher saw an increase in new joiners to a specific investment bank when recruiters and hiring managers were presented with candidates that had undertaken some form of activity whilst they were out of the workplace. These are two examples of observations during the professional career of the researcher. In addition, the literature above has shown that certain key factors emerge as important when exploring the issue of women returners. Most prevalent for this research are Waldfogel's various studies around the income of women at different stages of their lives and Philips and Imhoff (1997) discussions around the previous research being one dimensional which have been incorporated. Thus, whilst there have been key studies into women and motherhood, none have been specifically within the UK financial services sector, nor is there an appropriate name for the phenomenon being studied in this piece of research. This will now be developed and supported further by exploring these issues through the Human Capital framework, through which this area has predominantly been explored academically.

2. Theoretical Lens

To develop the theoretical underpinnings of this research further, it is necessary to analyse the literature that has emerged through the dominant theoretical lens through which these issues have been analysed. There have been two main approaches, theoretically, through which these issues have been explored; feminist theory and human capital theory. Whilst it is recognised that there are alternates lenses to consider, such as behavioural and leadership theories, however there are a number of limitations to these theories worth noting including leadership theories only dealing with a partial set of variables (Harris and Kuhnert 2007).

3. Feminist theory

Feminist theory explores the inequalities that exist between women and men in society, from the perspective of the woman. It is a collection of movements and ideologies aimed at defining and defending equal political, economic and social rights for women. Feminism came about in four waves each described as dealing with different aspects of the same feminist issues (Rampton, 2008), as we have seen in earlier in this chapter. The first wave was during the latter part of the 19th Century and into the 20th Century and addressed issues such as suffrage, working conditions and education rights of women and girls. The second wave was in the 1960's to 1980's and addressed issues such as the inequality of legislation and societal and cultural inequalities between men and women. The third wave continued from the second and was a response to the perceived failures of the second wave, which occurred from the late 1980's. This began with an article by Walker in 1991 'I am the Third

Wave'. According to Rampton (2008) the fourth wave is currently materialising, and being defined mostly by the millennial generation.

There are a large number of feminist ideologies including Marxist feminism which argues that capitalism is the root cause of the oppression of women and that the effect of capitalist's ideologies on women is discrimination against women in domestic life and employment. (Tong, 1989). Another ideology is liberal feminism which seeks the individualistic equality of women and men through political and legal reform without altering the structure of society (Enslin, 2003). Others include radical feminism which considers the male controlled capitalist hierarchy as the defining feature of women's oppression and total reconstruction of society is necessary to equalise the structure (Lorbor, 1994) and eco-feminism which consider men's control of land as responsible for the oppression of women and destruction of the environment (Lahar, 1991).

The term 'post-feminism' refers to a wide range of reactions to the feminist ideologies and is often critical. Post-feminist ideas argue that younger women no longer see feminism as relevant to their lives. This may be because although they continue to believe in equality for women, they do not see themselves as part of a feminist movement or want to call themselves feminists. This view has been criticised by feminists such as Angela McRobbie (1991, 2008) as a way of manufacturing consent for women remaining of unequal status in society.

This piece of research which develops the concept of Maternal Career Disruption and looks at whether women undertaking activity during their career disruption affects their human capital on their return to the workplace, human capital theory, therefore, lends itself naturally to this area of study. Many studies have been undertaken with a human capital lens, examining

areas, such as mothers time out of the workforce in relation lower wages and taking jobs that offer greater flexibility because of caring for and bearing children by academics such as Spivey (2002), Schneer and Reitman (1990) and Panteli (2012). All of these studies discussed the women's skills and experience in relation to the interruption, or disruption, in their working lives through the human capital lens.

4. Human capital theory

Human capital theory has been the dominant approach used in empirical studies on women's decisions to leave and re-enter the workplace (Zimmerman and Clark 2016). A number of studies, within human capital theory, cover similar areas to this study, including income (Blau and Ferber 1991, Kirchmeyer 2002, Schneer and Reitman 1990 and 1997, Spivey 2002, Theunissen et al 2011) and the effects of leave on women's careers (Evertson et al 2016, Panteli 2012). However, what is not covered is the type of activity undertaken by women returners during their time out of the workplace and whether this affects their subsequent return, in terms of number of children, age of the children, education level and income of the women. It is in this specific area that this work relates to and builds on existing literature. Exploring these specific aspects allows for a detailed discussion of the impact of these activities and the implications of this at the practical level and, also, as it relates to the wider field of study.

Human capital theory contends that the earning potential of a worker is dependent on the sum of knowledge and skills which the worker has acquired during his or her life so far (Becker, 1964). A large body of research has been directed towards examining the importance of the mother's time out of the work force as an explanation for their lower wages. Although in

early studies examining this human capital explanation authors had concluded that once a measure of work experience that takes account of time taken out of the work force for children had been constructed, the wage penalty normally associated with motherhood essentially disappears (Hill, 1979), more recent studies targeted towards the US and UK disagree (Waldfogel, 1995, 1997a, b, 1998a; England and Budig, 1999 and 2010).

The theory suggests that when women withdraw from the labour force, their wages are potentially lowered in three ways (Cox, 1984; Mincer and Ofek, 1982; Mincer and Polachek, 1974). Firstly, they may pass up the opportunity to gain work experience which will ultimately be of value to them. Secondly, the skills gained through the woman's previous work experience may depreciate during the career interruption. Finally, if women are anticipating that their career will be interrupted due to childbirth they may have less incentive to invest in on the job training, thereby reducing their human capital. (Sandell and Shapiro, 1980).

Having children may prompt a career interruption which reduces the woman's wages by limiting work effort (Becker 1985 and 1991). If effort is at a fixed level and if the mother is expending her effort on household responsibilities, she may have less effort remaining for her career/work. Also, Corcoran and Duncan (1979) found that having children may force mothers to take jobs with greater flexibility in order to meet increased household demands. This would mean mothers may actively seek out roles that offer flexible work patterns and/or closer locations to home, as Stratton (2001) found, such roles may also pay less.

Mincer and Ofek (1982) used longitudinal data on married women in the US and established that real wages at re-entry were lower than at the point of labour force withdrawal, and the

decline in wages is greater, the longer the interruption. In addition, they found a relatively rapid growth in wages after the return to work. This rapid growth appeared to reflect the restoration of the previously eroded human capital. Mincer and Ofek's research therefore showed both deprecation and restoration of human capital. A surprising result was that returnees appeared to incur greater job investments than that of women at the same age and education level that had stayed in employment, but had just changed jobs. This may have been due to the returners investing more after their return than before the interruption, thereby increasing their human capital. Another suggestion to explain the rapid wages growth was that different estimates of depreciation rates can be obtained depending upon the period of observation. The estimate is smaller if wages of returnees are observed years after the interruption spell than immediately after it. Mincer and Ofek distinguished four principal phases in the work and wage history: a pre-interruption period, the interruption period, a restoration period, and a post-restoration period.

Mincer and Ofek (1982) also gave evidence that re-entry wages fall short of withdrawal wages and the gap increases with the duration. They also found the lower the pre-interruption wage of workers who interrupt for longer periods. If intermittency is anticipated or repetitive, the lower pre-interruption wage could be a consequence of lesser investment in human capital. At the same time they found an upward slope in the lifetime supply of labour predicts that workers earning lower wages will interrupt their careers for longer periods and more frequently.

During the third phase, which is the period immediately after the career interruption, rapid wage growth is seen. Mincer and Ofek infer from the data that this process takes roughly five years following re-entry, and the increase can be associated with the accumulation of job

tenure. This growth eventually levels off and settles at a rate similar to that of continuous workers, or lower if further interruptions are anticipated.

If women are predicting childbirth and career interruptions for themselves at the beginning of their careers then these potential mothers may themselves select careers with a low level of job training, but possibly higher starting salaries. If this is the case, then their career profile will be flat but the starting wage will typically be higher than that of women (or men) who do not expect to be out of the labour market (Gupta and Smith, 2002). Alternatively, if it easy to gain experience, and therefore regain lost human capital, for the mother once she has re-entered the workforce there may be a catching up effect and thus the mother will experience a steeper wage profile. As can be seen the theories discussed predict that wages will fall with career interruptions (Mincer and Ofek, 1982), however there is also evidence that wages will quickly recover (Gupta and Smith, 2002).

Human capital theory has been used in a number of empirical studies on women's decisions to 'opt in or opt out' of the workplace (Zimmerman and Clark 2016). These include research on women and men's salaries (Blau and Ferber 1991, Kirchmeyer 2002, Schneer and Reitman 1990 and 1997, Spivey 2002, Theunissen et al 2011) and other studies not focussed on wages or salaries but more into the effects of leave on women's careers (Evertson et al 2016, Panteli 2012). What these studies do not focus on, however, is the women's decision making around undertaking activity whilst they are taking time out of the workforce. It is this gap that this research looks at, through the concept of the Maternal Career Disruption and thereby adding to the debate and academic knowledge in the area of human capital theory.

The above indicates that, at the general level, studies within the area of human capital theory have examined the mother's time out of the workforce in relation to her lower wages and in relation to women taking jobs that offer greater flexibility because of their childrearing responsibilities. All of these studies discussed the women's skills and experience in relation to the interruption, or disruption, in their working lives, which are particularly relevant to this research. The conceptual framework is a multi-layered framework to reflect this and is tied to the women's personal and household incomes, their number of children and their reasons for returning to the workforce. These are the main factors that have been studied in previous research and form the basis of this research.

Human capital theory, therefore, suggests a woman's choice is shaped by a preference of family or other priorities over her career. Whilst human capital theory can be problematic, for example, Robeyns (2006) states that the approach is 'economistic, fragmentized and exclusively instrumentalistic', it is applied here because, academics and practitioners undertaking research in similar and related areas have applied this approach and the focus is specifically on women's skills, experience and expertise when they have children, rather than focusing on inequalities between men and women. Human capital theory brings a very pertinent lens to the study and gives it a business-relevance, particularly as the study brings new thinking and research via the professional doctorate route. The use of the human capital theory lens highlights the women's experience in relation to their level (i.e. appreciation or depreciation) of skills when they experienced their career gaps, or disruption due to caring for children.

This literature will now focus on the specific aspects of woman's career interruption, such as, part time working or how they re-enter the workplace. Other writers have focused on

delaying motherhood, family structures and the women's salary or occupational status. These pieces of research will be discussed before finally this thesis moves onto the government and social policy that affects the UK financial services industry.

This literature review will now examine the specific aspects of women's jobs and careers when they have children in relation to human capital theory including:

- Full time versus part time working.
- Delays to motherhood.
- Gender differences.
- Education level.
- Re-entering the workplace.
- Family structure.
- Salary and occupational status.

Finally the chapter will discuss the academic research which specifically addresses government introduced practices and policies which are 'family friendly' in the Government and Social Policy section. This is an important inclusion as organisations in the UK financial services sector are often seen as early adopters due to the sector's importance to the UK economy as a whole.

5. Full time versus part time working

In this section the research brings together studies which have been undertaken into women working part time, specifically in relation to when they have child caring responsibilities. This is important because the majority of part time workers in the UK are women.

There have been various studies using longitudinal data of British work history which have demonstrated links between part time work and downward occupational mobility (Warren 2004, Elias and Main 1982, Martin and Roberts 1984, Joshi 1984, Stewart and Greenhalgh 1984, Newell and Joshi 1986, Dex 1987). These studies evidence a link between moving up the occupational scale and childlessness. Conversely it was shown much of women's downward occupational mobility occurs across the first break from work for childbirth.

In 2004 Warren used data from the British Household Panel Survey to discuss the necessity of moving the part time working debate away from a mother's debate around work and family to a broader work-life discussion. The research concluded that the work-life discussion is multi-dimensional and it is important to examine how all aspects of women's lives are inter-related.

Another piece of British research was in 1999 when Jacobs undertook a detailed comparison of the occupational status of women and men throughout the life-course by using the Social Change and Economic Life Initiative 1986 and 1987, which was a large programme of British research commissioned by the Economic and Social Research Council in the mid-1980s. Six urban labour markets were selected to provide contrasting labour market conditions; Aberdeen, Coventry, Kirkcaldy, Northampton, Rochdale and Swindon. Their final sample consisted of 3415 women and 2696 men. The date of the study (1986) was a limitation as it was impossible to assess whether the findings were also relevant to more recent cohorts of young women at the time of Jacob's writing her article, some 13 years later. According to McRae (1991, 1993) British mothers' chances of returning to work after

childbirth, in particular of returning full-time, increased greatly in the late 1980s. Jacob's findings however were interesting. Using a summary variable to examine the relationships between changing employment trends and respondents' occupational status, the main findings of the study were that despite the increase in women's qualifications and the proportion of women in the workforce, their human capital had not greatly increased although their careers had become increasingly variable. Men and childless women experienced occupational status increasing over the life course and time but part-time employed women did not. It was shown that women's careers were increasingly affected by discontinuity and part-time employment. In headcount terms, up to the mid-1980s there was an increase in women's employment but rather than being in continuous, full-time employment, the increase was in discontinuous, part-time employment. It follows that there may have been little increase in individual women's work experience and human capital.

It is evident from Jacob's 1999 study that women are increasingly affected by breaks for childbirth if the breaks are followed, as they mainly are, by part-time employment. This leads to a polarization of the female workforce (McRae 1993, Hakim 1995). At one extreme are childless women and full time employed mothers working in relatively high status, highly paid jobs and at the other end, mothers in low-status, low-paid part-time jobs (Warren, 2014 and Jacobs, 1999).

6. Delays to motherhood

Miller's study (2011) supported the human capital story and found that motherhood delays lead to a substantial increase in earnings particularly for college educated women and those in professional and managerial occupations. Using US data (the National Longitudinal Survey

of Youth) from 1979-2000 Miller estimated the effects of motherhood timing on the female career path, using biological fertility shocks to instrument for age at first birth. The biological fertility shocks were used as instrument variables for age at first birth;

i) whether first pregnancy ended in miscarriage

ii) whether contraception of the first child occurred while using contraception

iii) elapsed time from first conception attempt to first birth.

These shocks were used for their potential to shift motherhood timing for women in their twenties and early thirties. The study found that motherhood delay led to an increase in earnings of 9% per year of delay, an increase in wages of 3%, and an increase in work hours of 6%. The estimations also revealed both fixed wage penalties and lower returns to experience for mothers, suggesting that a 'Mommy Track' is the source of the timing effect. Miller in 2011 particularly used the term Mommy Track when discussing the career path of women as they are delaying motherhood.

This is an interesting link to previous research as Chen and Morgan (1991) showed that American women have increasingly delayed the onset of motherhood. This suggests that women can avoid or reduce the career penalties from motherhood by delaying the birth of their first child and that women can achieve higher earnings by delaying motherhood during their twenties and early thirties. Although if equality is considered as a benchmark, the financial rewards to delay motherhood represent an effective penalty for early motherhood, illustrating the trade-offs between early motherhood and career attainment that women make,

and in a wider context, that government should take into account when considering intervention mechanisms to support women in the workplace. A limitation to the Miller study however is that the data may be contaminated by the systematic misreporting of contraceptive use or miscarriage among women who intentionally aborted.

It is important to highlight the research around delays to motherhood particularly as one of the main terms linking children and careers is borne from this, i.e. the Mommy Track. In addition part of this new research into the UK financial services sector also looks at the earning capacity of the women respondents.

7. Gender differences

The National Longitudinal Survey of Youth data was also used by Spivey (2005) to explore how non-employment spells and career expectations affected men's and women's wages. Spivey in 2005 found statistically significant interruptions were more numerous for women than men and that future career interruptions affected current investment in human capital for both men and women. The wage effect of the timing of the experience corresponded closely with the wage effects of the length of interruption; when the analysis accounted for the timing the additional wage penalty was found to have been associated with the length of interruption.

8. Education level

The same study by Spivey (2005) examined gender differences in the career dynamics of MBAs and found three proximate factors that could explain the large and rising gender pay gap; one of which was that gender differences in career interruptions combined with large earning losses associated with any career interruptions of six months or more. The presence of children was associated with less accumulated job experience, more job interruptions, shorter hours and substantial earnings declines for females MBAs but not male MBAs. There was one exception however, the adverse impact of children on employment and earnings was not found for female MBAs with lower earning husbands. Spivey asserted that female MBAs often had husbands with higher earnings than female PhDs and MDs (Medical Doctor) allowing them the luxury to slow down in the job market and spend more time bringing up their children. The career cost of this interruption may not have been evident until much later in their career.

Spivey also explored whether career and family trade-offs are faced by female MBAs in other high-powered occupations. The Harvard and Beyond project was used to examine the careers of three groups of undergraduate classes and she found that female MBAs appeared to have a more difficult time combining career and family life than did female MDs, PhDs and lawyers across the classes. Fifteen years after obtaining their first degree, women who earned an MBA had the lowest labour force participation rates, the lowest share working full time and full year and took the greatest amount of non-educational time off from employment compared with others having professional degrees and PhDs (Goldin and Katz 2008). Differences were greatest for those women with children. Less than 50% of the MBA women

were both in the labour force and had children after 15 years; in contrast, 65% of the MDs were and around 55% of the PhDs and JDs (Juris Doctor) were.

As this piece of original research concentrates on how the mothers career is disrupted by caring for children it was important to understand the decisions the mothers made against a backdrop of trade-offs . This research also analyses the differences in personal and family earnings which Spivey's study particularly addressed.

The previous three sections have discussed the academic studies around women and part time working, education level and gender differences in relation to their career interruptions to care for children. The next sections focus on studies which have concentrated on the women re-entering the workplace, their family structures and finally the studies relating to salary and occupational status of women who leave and re-enter the workforce after having children. These are all important areas to this research as that data is gathered and analysed as part of the study into the UK financial services sector.

9. Re-entering the workplace

When women leave the workplace to have children they have many different options around their return to the workplace. These options may be limited or broad, which can be subjective and they can have varying degrees of influence over their return. This section discusses the main, relevant pieces of research into women re-joining the workforce after leaving to care for children. This is relevant to this research as the first Research Question looks specifically at the reasons for the women's return to the workplace.

Arun, Arun and Borooah (2004) examined the effect of career breaks on the working lives of women using survey data from the state of Queensland in Australia. Their paper specifically addressed the penalties faced by working women who took child-related career breaks compared to women whose career breaks were not child related. First, they examined whether the effect of career breaks differed according to their duration and according to the reasons for taking them. Second, the authors estimated the relative contributions of 'human capital' and 'unequal treatment' to the overall income penalty faced by women with career interruptions.

The survey data in 2004 of Arun, Arun and Borooah captured whether the women who took career breaks re-entered the labour market, and if they did, whether their re-entry was accompanied by a change in job type, income or status. Again, this related to this research into the UK financial services sector as this was specifically addressed in the research questions and data. Of Arun, Arun and Borooah's study, 836 women had taken such breaks, of which 612 women had experienced no change in occupation. This was broken down further; 161 women remained in managerial or professional jobs and 451 remained in non-managerial or professional jobs. Of the 224 women who did experience a change after their career breaks 81 women 'traded down' and 143 'traded up' to managerial or professional jobs. Their survey data suggests that the women in such managerial or professional jobs were less inclined to take a career break than women in other jobs. In addition, the study shows that women who took a child-related break, of any length over 6 months, faced a higher income penalty than women who took a non-child related break.

Even's research (1987) specifically investigated career interruptions for women following childbirth. Even's used US data from the 1973 National Survey of Family Growth with a sample size of 866, which included women who were working at the time of their pregnancy and excluded women who were previously divorced or had adopted children. He concluded that the longer the women were away from the workplace, the less likely they were to return to the workplace at all. The empirical models suggested that the decline in return rate could be explained by a combination of structural duration dependence, unobserved heterogeneity and differences in observed characteristics. Even's research also suggested that the presence of additional children had an increasingly large positive effect as time passes, which could be explained by children becoming less time intensive as they age and by the older accentuating the rate at which the demand for market goods increases. Another interesting suggestion Even's made was that working late into pregnancy is a very strong indicator of future employment behaviour, which is consistent with the expectation of the time that a woman who quits earlier in pregnancy will be less likely to be able to return to her original employer and have a lower wage rate. A final finding of Even's 1987 research found that education had an insignificant effect on career interruption on the rate which women return to work following childbirth. The discussions around Even's research centre on the findings that as women stay out of the workplace for longer periods, they are less likely to return to any sort of workplace. Even's finding links directly to this piece of research and the specific questions to the study participants around the length of time away from the workplace and the women's specific return to either the same company or the same industry.

A limitation to Even's study was that it only addresses a small fraction of a wide range of issues along with excluding divorced women and adopted children, although as it did cover the number of children being cared for and their ages along with the how far into their

pregnancy the women worked it was a useful starting point for further research in the late 1980's.

The 2013 study by Leist, Glymour, Mackenbach, van Lenthe and Avendano used longitudinal data to examine how different activities performed during employment gaps were associated with later cognitive function and change. The research identified the gaps as periods of unemployment, training, sickness or maternity leave and found that the individuals with maternity leave gaps were associated with better late-cognitive function than individuals with gaps for unemployment or sickness. This is particularly relevant to the research into the UK financial services sector as one of the Research Questions specifically focuses on the activity of the women during their employment. Another area of focus for this research is around women's reason for returning to the workplace and whether has an need for more self-confidence is a factor in that return. Ladge and Greenberg (2015) examined the resocialisation of first time mothers via a study of 40 women in the USA using a qualitative approach. They explored the women's self –esteem during the time of re-entry into the work place. The study concluded that the re-entry period is a unique time in a mother's life, when a woman has to enact both her professional and maternal identity and develop a conceptualisation of the integration of these two identities.

A further study in 2011 by Lovejoy and Stone saw in depth interviews with 54 stay at home mothers and what their influences were, whether they planned to return to the workplace and whether their careers would be redirected. According to the research there is 'limited research on professional women's labour force re-entry after a career break'. This research aims to add

to the body of research in this area as Research Question one is specifically around influences on the women's return.

10. Family structures

The importance of family structures to the career paths of women is an area that has seen some focussed research. By the term 'family structures' this section relates to the construction of the family unit which the women are occupying, and therefore also includes the child caring responsibilities within those family units. This section will highlight the most relevant studies to the research questions of this piece of research.

There have been distinct changes to the family structure in the United States of America (Schneer and Reitman 1993) with an increase in the number of married women with children in the workforce. The number of 'traditional' families, where there is an employed father and a non-employed mother, has declined. According to Nieva (1985) historically most organisations have structured management career paths with the expectation that the jobs would be 'filled by a family man who has a wife to manage the household, allowing his full attention to be given to the job'. It therefore follows that those men who do not have this type of stereotypical family structure and have employed wives may experience problems succeeding in organisation structures designed for men in these traditional families. The previously identified 'organisation man' (Shepard 1985, Whyte 1956) devoted all of this energies to meeting work demands, and the wife manages other demands.

Research from Nowak, Naude and Thomas (2013) explored how responsibilities for childcare are managed as part of family decisions made around women returning to the workplace following motherhood and maternity leave. This qualitative and quantitative research was carried out in the health sector of Australia and found that 50% of women expected the childcare responsibilities to be borne wholly by family members when they returned to work. The study found a discord between the workplace employment polices around flexible working practices and the flexible working for childcare which the women required upon return. In addition, the research found that women who decided not to return to the workplace cited family responsibilities and their unwillingness to use external childcare provisions. The women who did return to the workplace following their maternity leave expressed guilt at not being the sole childcare provider for their children. This relates to this research into the UK financial services sector as the first research question specifically looks at the reasons why and influences on the women when they returned to the workplace.

Devanna (1984) and Hennig and Jardin (1977) commented that an earlier generation of women managers assumed that they could not compete with men if they had family responsibilities that might divert their attention from work. These women therefore did not marry or married but did not have children. Following this came the 'have it all' generation where women did not want to sacrifice their personal or family lives for work. Schneer and Reitman (1993) presented evidence that the post-traditional family structure may well affect the careers of these women.

Schneer and Reitman (1993) found that post-traditional family men, those with children and employed wives, will earn less than traditional family men, whose wives are not employed.

They accounted for this with societal expectations regarding appropriate gender roles at work and at home: men acquiring human capital to provide for a family, wives helping their husbands, and men following socially acceptable patterns. Their research also found that the earnings of women in post-traditional families are similar to those of other married women and greater than those of single women. Schneer and Reitman's results are not consistent with other research on women's earnings which has suggested a negative relationship between parental status and income and no relationship between marital status and income (Dolton and Makepeace 1987, Hill 1979). This contradiction may be due to differences in study samples and the exclusion or inclusion of divorced and widowed women.

Studies have shown that men with employed spouses earn less than men with not-employed spouses (Pfeffer and Ross 1982), however women with employed spouses do not earn less than women with not-employed spouses (LeLouarn, Theriault and Toulouse 1984). According to societal stereotype theory (Russo 1885) the ideal family is built around a married man with children: thus men who are single or married without children do not meet these expectations. It can be seen that married men with working wives also do not fit this model, which expects women to stay at home and look after the children. It follows therefore that if the successful managerial model is built around married men with children i.e. the traditional family model, then men in any other family structure will be less rewarded financially by their organisations. This was also shown in the work of Juhn and McCue (2017) which documented that the changing associations between marriage, children and earnings have contributed to the gap between male and female earning capacity.

An additional noteworthy theory comes from Kanter (1977). Kanter suggested that wives contribute to their husband's success by assuming the roles of work assistant, consultant, social director, public relations director and counsellor. As husbands are benefiting from this type of support they would earn more than their single counterparts. However, when children become part of the equation, they may diminish the time wives have available to devote to their husband's career, and employed wives would have even less time and energy available to support their spouses.

Research around the implications of divorce on women's wages was conducted by Herbst and Kaplan in 2016. The study used Israeli census data from 1995 – 2008 along with employment records, tax records and divorce records. The study found that women caring for children tended to increase their income via wages from the workplace following divorce. However this was against a back drop of Israeli welfare system changes and the research was directly informing policy discussions around welfare policy changes and the effect of these on mother's wages.

This section has shown the far reaching discussions around the changing face of the family structure. It can be seen that the number of 'traditional' family constructs is declining and that generally there has been a seed change of thought regarding women and men's responsibilities regarding child care. It has also shown that for families that have moved to a non-traditional family structure this has come at a financial cost for the men in terms of wages. The successful managerial model is built around married men with children and for families that do not match this structure studies showed that men in any other family structure will be less rewarded. This relates to the research of this study into the UK financial services

sector as the data around the respondents own family structures was collected and analysed across all research questions.

11. Salary and occupational status

In other empirical studies (Waldfogel, 1995, 1997a, b, 1998a; England and Budig, 1999 and 2010), it has been found that the presence or the number of children in the household along with career interruptions as a result of childbirth has a negative effect on women's wages. However, the findings in this area are not clear-cut and there are some bodies of research i.e. Albrecht et al (1999) find no negative effects on subsequent earnings for women entering into formal maternal leave schemes.

In 2014 Gibb, Fergusson, Horwood and Boden studied the effects of parenthood for both males and females using New Zealand longitudinal data collected over a 30 year period. The research suggested the effects of parenthood were different between the genders. For women they found decreasing participation in the workforce and fewer hours being worked, and for men there was no association between parenthood and decreased workforce participation. For the women there was also decrease in overall wages, which increased the gender pay gap.

Waldfogel (1998a) identified the term the 'Family Gap' in the United States and Great Britain between the wages of mothers and other women. The research gave a name to the concept and identified that women who had leave and returned to work after childbirth received a wage premium that offset the negative wage effects of children. In order to

explain the Family Gap, Waldfogel used two longitudinal data sets, the National Longitudinal Survey of Youth (NLSY) from the United States and the National Child Development Study (NCDS) from Great Britain to track wages and wage changes over time and then assessed the effects of having children on women's pay. This strategy compared wages at different points of women's lives when they may have had different numbers of children. This provided a long viewpoint which was important because many women with children may not return to work until several years after the birth of their children and shorter views may provide biased estimates of the effects of children on women's pay (Waldfogel 1997a).

The GB sample data consists of observations at two moments in time; 1981 and 1991 and includes part time workers. Waldfogel (1998a) found that mothers start out behind non mothers and by the age of 33 it was found they are 20% behind, earning 64% of men's pay compared to 84% for non-mothers. There was very little difference at age 23 between women who did or didn't go on to have children at the age of 33, suggesting that the wage differentials at age 33 are not driven by pre-existing differences. US and British results were gathered and the British analysis was in many respects similar to the US, although the estimated child penalties are overall higher in the British cohort, the penalty for one child is over 11% and the penalty for two or more children in 27%. The research also found that British return rates were strongly related to educational level, with more highly educated women much more likely to return. By using various models with the data, Waldfogel surmised that having access to job-protected maternity leave has a positive effect on wages (even after controlling other employer characteristics) and that this effect is due to the increased propensity to return to work with the same employer after childbirth. The researcher found that when compared with the US, the magnitude of the GB effects is much greater. Their research also found there was approximately a 20% penalty to being a mother.

Waldfogel's research concluded that with regard to the gender gap and the family gap, mothers are far behind non-mothers in the young cohorts. In GB the family gap is 20%: mothers at age 33 earn 64% of men's pay, where non mothers earn 84% of men's pay. Results also indicated that marital status did not have a negative effect on mother's wages. 40-50% of the gender gap is explained by the effects of the family status, primarily because men receive a premium if they are married and because women are penalised if they have children. Waldfogel comments that another 30-40% of the gap is explained by the indirect effects of the family status, due to mothers taking time away from the workforce and due to women receiving lower returns to work experience than men. The remainder of the gender gap (just under 20%) is accounted for by differences in educational levels and in returns to education. The research also concluded that mothers having access to job-protected maternity leave had a substantial positive effect on wages. Waldfogel stated that these women were more likely to return to their previous employers after childbirth and the women who were covered by, and used employer's maternity schemes received a significant wage premium. This premium offset some of the negative wage effects of having children.

A 2014 study by Kahn, Garcia-Manglano and Bianchi also examined the career penalties which women experienced using the National Longitudinal Survey of Young Women to model the effect of caring for children for women aged 20 to 50. The research found that women's careers were increasingly adversely impacted as they aged in terms of salary and occupational status. Although both of these factors were generally regained, the study found that for women caring for 3 or more children the wage penalty persisted.

Following Waldfogel's research into whether salary and income affects the mothers return to paid employment as discussed above, England, Bearak, Bedig and Hodges (2016) also examined this effect using longitudinal data from the United States of America – specifically the National Longitudinal Survey of Youth captured between 1979 and 2010. England et al asked an intersectional question about differences in groups of women in the size of penalty that they experienced due to motherhood. The research assessed whether the more advantaged, or disadvantaged women suffer the largest wage penalties. The research found that the size of the wage penalty experienced by women differed according to their race, skill level and income. They found that white women who were highly skilled and highly paid suffered the highest wage penalty. The research also commented that the 10 most common occupations for the highly skilled, white women largely included professional and managerial occupations. This piece of research by England et al was not only based on gender but also on ethnicity. Ethnicity is not an area studied in this Maternal Career Disruption research however their research did inform the study due to type of data being collected and the manner of collection.

Albrecht et al (1999) examined the link between career interruptions and subsequent wages using Swedish data and found that different types of time away from the workforce have different effects on wages and that these effects vary by gender. It suggests that human capital depreciation is not the entire explanation for the negative effect of career interruptions on subsequent wages. The research also found no effect on subsequent earnings for Swedish women who entered formal maternity leave schemes. The researchers explained the lack of negative effect by the fact that the Swedish parental leave scheme is so generous that almost all women take a substantial amount of leave. This results in less variation of the length of the periods out of the labour market between women, illustrating that there is less potential in

Sweden for leave-taking behaviour to signal anything about a woman's 'type' with respect to her work commitment and productivity (see the earlier section on Human Capital theory). This evidence by Albrecht et al, is corroborated for the Danish labour market by Rosholm and Smith (1996), who found no significantly negative effects of children on women's wages.

The effects of work interruptions due to childbirth on women's wages was also examined by Baum (2002). The US based research showed that work interruptions in general and work interruptions specifically to give birth reduced wages. Although the research also showed the negative effects of work interruption to give birth were at least partially eliminated when controlling for whether mothers return to work for their pre-childbirth employers. The effects were found to be temporary and did not persist beyond the second year after returning to work.

An analysis of the effect of children and career interruptions on the family gap undertaken by Gupta and Smith (2002) used Danish longitudinal data between 1980 and 1995. Their results showed that when controlling for unobserved heterogeneity, the negative effect of children on mother's wages disappears. The researchers commented that the main effect of childbirth seemed to be the loss of human capital accumulation during childbirth periods; and apart from this, there was no indication that children have long-term effects on the earnings potential of their mothers. The results show for the 'standardised' woman, the birth of a child does lead to a slower wage growth compared with the wage growth of non-mothers. However, the effect is only temporary, and mothers seem to catch up slowly with non-mothers after the age of around 35. The research indicated that the gender wage gap tends to

increase with the number of children for both 1980 and 1995, despite their changing variables representing average experience and years out of the labour market. Another change was the average number of years' mothers spent out of the labour force, for women with 2 or more children this was 7.2 years in 1980 and 5.3 years in 1995. Gupta and Smith's study also showed that in 1980 women were trailing behind men regarding educational attainment, particularly women with children. By 1995, this pattern had changed when mothers and non-mothers under 40 years of age had more years of education than men.

As was seen earlier, human capital theory suggests that wages will rise quickly after a work interruption because it is easier to re-learn skills than to learn them afresh (Mincer and Ofek 1982). Another suggestion from job search theory predicts what wages recover after a career interruption because over time job matching improves over time (Stratton, 1995). Therefore, as workers find better matches for their skills their wages will increase towards the level of pre-interruption wages. Stratton provides a further explanation for the recovery of wages and suggests that observed wage recovery has been due to sample selection bias, in that the women who re-entered with low wages were more likely to exit the workplace again which would therefore leave the sample being higher paid women. Signalling theory provides a further explanation and predicts that employers will pay women who have recently returned lower wages because productivity is at least partially unobserved. However, after employers have observed the women, they are more willing to pay a wage that equals the woman's productivity. Therefore, wages recover as employers observe the woman's productivity.

A study by Sauer in 2015 looked at women who volunteer and the effects of that volunteering on their wages. This was of interest to the researcher as volunteering was the main activity

found by the respondents in the study of the UK financial services sector. The Sauer research found that on average working for free increases lifetime earnings by 16.7%. The women were described as 'prime-age' in the report and did not discuss motherhood. This had a bearing on this study and specifically Research Question 3 as this research question reviews the activity, if any, of the women during their period of career disruption and volunteering was an option. Self-employment was also an option given to respondents in this Research Question which McKie et al (2013) identified as an alternative re-entry career path for women returning to the work place.

In summary, the wage impact theories previously discussed establish that mother's earnings are affected by childbirth in different ways and in differing situations. It can be predicted that a woman who returns to work to her pre-childbirth job will experience less of a penalty than a woman who starts a new job with a new employer. This may be because it is easier for the woman to relearn the skills at the previous job and there should already be a good job match, reducing the possibility for error and finding a poor job match in a new employer at the return point. In addition, employers will already have gathered information about the woman's productivity and be more willing to pay the appropriate wages.

It is also important to understand the context in which much of the academic research has been set, therefore the next section relates to social policy and government intervention.

12. Government and Social Policy

Government and social policy and its effects are an important back drop to the research already undertaken along with this particular study. This section therefore addresses the

academic research which specifically looks at government introduced practices and policies which are 'family friendly'. The UK financial services sector, as a leading sector for the economic growth of the UK, is particularly impacted by the changes to government and social policy.

The introduction of legal rights such as maternity and parental leave has managed to help new mothers in the UK, and more widely maintain near continuous full time careers, if they so wish (Waldfogel 1998a). However, two aspects of parental leave; income replacement and the duration of leave are important factors in determining the quality of women's employment after childbirth (Dex and Joshi 1999). In addition, evidence suggests that family friendly policies have done little to improve the terms on which mothers enter the labour market (Joshi, Paci and Waldfogel 1999).

Evans (2001) produced a review of 'family-friendly' workplace arrangements for four countries; United Kingdom, United States, Australia and Japan. Evans found that compared with many European countries these four countries have relatively low levels of public provision for childcare and relatively low level of statutory family leave benefits stemming largely from the belief that government should not interfere in family life.

Since 1997 the UK has introduced policies to address the issue of work/family balance which Lewis and Campbell (2007) discussed in their article which brought policies regarding work/life balance and gender equality from 1997 to 2005. Their research centred on the UK's development of flexible working practices, extension of child care leave and child care services.

An examination of social policies in Australia and Finland by Bittman (1999) showed how entitlement to generous parental leave and public provision of childcare can significantly reduce the economic and social penalties faced by women who have children.

13. Conclusion

It can be seen from the studies discussed that gender, and the issues surrounding gender, have become a major focus for academics, governments, society and corporations over recent years. It is also evident that the financial services sector is a prime sector for the UK. It is a significant growth sector for the UK economy and currently employs around 1 million people. The sector also has the highest earning employees within the whole of the Services sector and it has the widest pay gap between males and females. This implies that the majority of high earning employees are men and that women are, in the main, in lower paid administrative roles.

As can be seen in the New Financial report, 'Women in the UK Financial Services' published in 2016 culturally, the financial services sector workplace has changed over the years and now women can be, and are, employed in roles that previously they were not recruited for. This has been largely due to the introduction of anti-discrimination legislation along with government pressure and social policy changes but it is also due to changing attitudes and lifestyles. With an increasing divorce rate, a reduction of the number of babies born to mothers, mothers delaying having children and the increase in costs to bring up children, women's decisions to be in or out of the workplace are being affected in many differing ways.

Even's research of 1987 particularly informed Research Question One, i.e. the considerations why women returned to work, and in particular one of the questionnaire questions around the reasons for the women's return to work. In addition the research conducted by Mincer & Ofek (1982) and Spivey (2005) which concluded that human capital goes down as the women's gap increases were influential in the design of the research questions and the questionnaire itself. Research Questions 2 and 3 were informed by Becker's theory of human capital arguing that the earning potential of women is dependent upon the sum of knowledge and skills which have been acquired. These research questions specifically looked at the lengths of the career gap and the activity of the women, with regard to their human capital retention.

The conceptual framework developed in this research was influenced by Philips & Imhoff's (1997) research which concluded that women's lives were complex and that rarely there was a single factor explanation for the effect of taking a break to care for children on women's careers. The conceptual framework developed throughout this research has been built using multiple factors or variables to reflect Philips & Imhoff's research. In addition, Lovejoy and Stone's study (2011) influenced the conceptualisation of these issues as their research commented that 'little is known' why women redirect away from their former careers after a career break to care for children.

As previously discussed Miller's study in 2011 and Waldfogel's study in 1998 defined their research by introducing a name for their concepts; the Mommy Track for Miller and the Family Gap for Waldfogel. These names have become widely used and as part of this research it was decided to also introduce a name for the concept being developed, hence the

term Maternal Career Disruption in this thesis. Specific consideration was given to each word. ‘Maternal’ was used as it referred to the women’s caring role for children, but this could be replaced for future research by ‘Paternal’, for the effect of caring for children on fathers careers. The term ‘Career’ was used because this research is looking particularly at women’s careers rather than at the ‘gap’ or the career break. Finally, the word ‘Disruption’ was also specifically introduced for it to be explicit in stating that there was a disruptive effect on the careers, rather than being a ‘gap’ or an ‘interruption’. This research places the term ‘Maternal Career Disruption’ at the very core of the conceptual framework as it seeks to enter into the common vocabulary when researchers discuss the disruptive effects which mothers experience when they interrupt their careers to care for children.

In order to fully understand the leakage and re-entry points we must place the social, cultural and legal information we have learned against the backdrop of the latest published literature on gender issues specifically related to financial services.

This literature has explored the competing conceptual lenses through which the area under discussion could have been analysed, it then focused on human capital theory as it covered similar ground and the key authors explored related themes and issues. This work builds on the preceding studies and develops them in that its primary focus is on the impact of the career disruption itself, and not the causes of this disruption. In addition, it explores, in depth, how activities undertaken during the career disruption influences salary levels and organisational level upon return to work.

It analyses these issues through the relationships highlighted in the conceptual framework, which look at the relationships between the variables to be measured (outer-layer of conceptualisation, number of children, income, age at return, level at return, number of disruptions, educational level) and the factors being investigated, the middle layer (reason for return, length of disruption, activity during disruption). The core of this framework, and the research, is the extent of the effect of the disruption to careers caused by the interaction between the outer and inner lays – the measures and factors respectively.

This gives rise to the three main research questions, which are,

i) What were the critical factors affecting the decision to return to the workplace?

ii) In what ways did the length of career interruption affect the women's re-entry to the workforce?

iii) In what ways did the activity during the career interruption affect the women's re-entry to the workforce?

In answering these questions, the new concept of maternal career disruption can be tested and the key factors impacting it explored in detail. These relationships are analysed through a study that specifically focuses on the variables previously mentioned such as education level of the women, number of children being cared for, age at return to the workforce, number of career disruptions and income. The study consists of an online questionnaire completed by women who have experienced an interruption in their career due to caring for children.

CHAPTER 3.

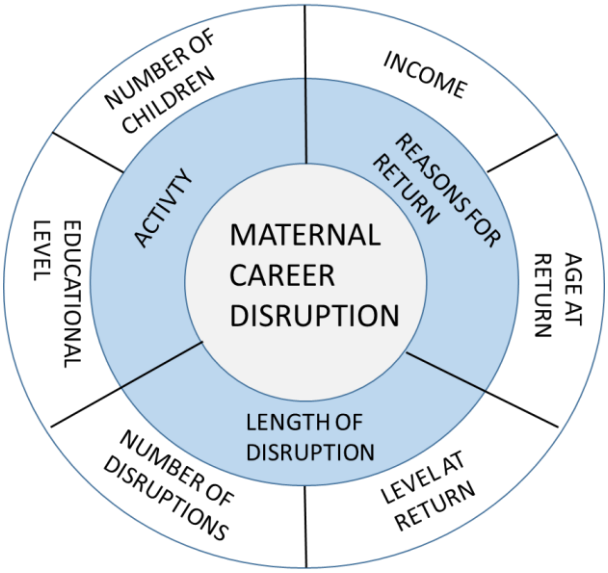
METHODOLOGY

1. Introduction

In this Chapter the paradigm of enquiry will be introduced and discussed. Following this, the methodology will be explored, along with the reasoning behind that methodology. Also discussed are the research methods and data analysis procedures used, along with ethical considerations, reliability and validity.

The conceptual framework, introduced in Chapter 1, is reproduced in Figure 12. The disruption of a woman's career in order to care for children can have any type of consequence – from minimal to extreme. This study set out to identify these consequences and defined this as the Maternal Career Disruption Effect. Fundamental questions, developed from previous academic research and studies, asked about women's career gaps and the central features of the responses were captured in the conceptual model. This figure and the subsequent versions of this framework throughout the document illustrate how the research questions are fundamental to the development of the framework. Figure 12 has the research questions highlighted.

Figure 12. *Maternal Career Disruption – Conceptual Framework*

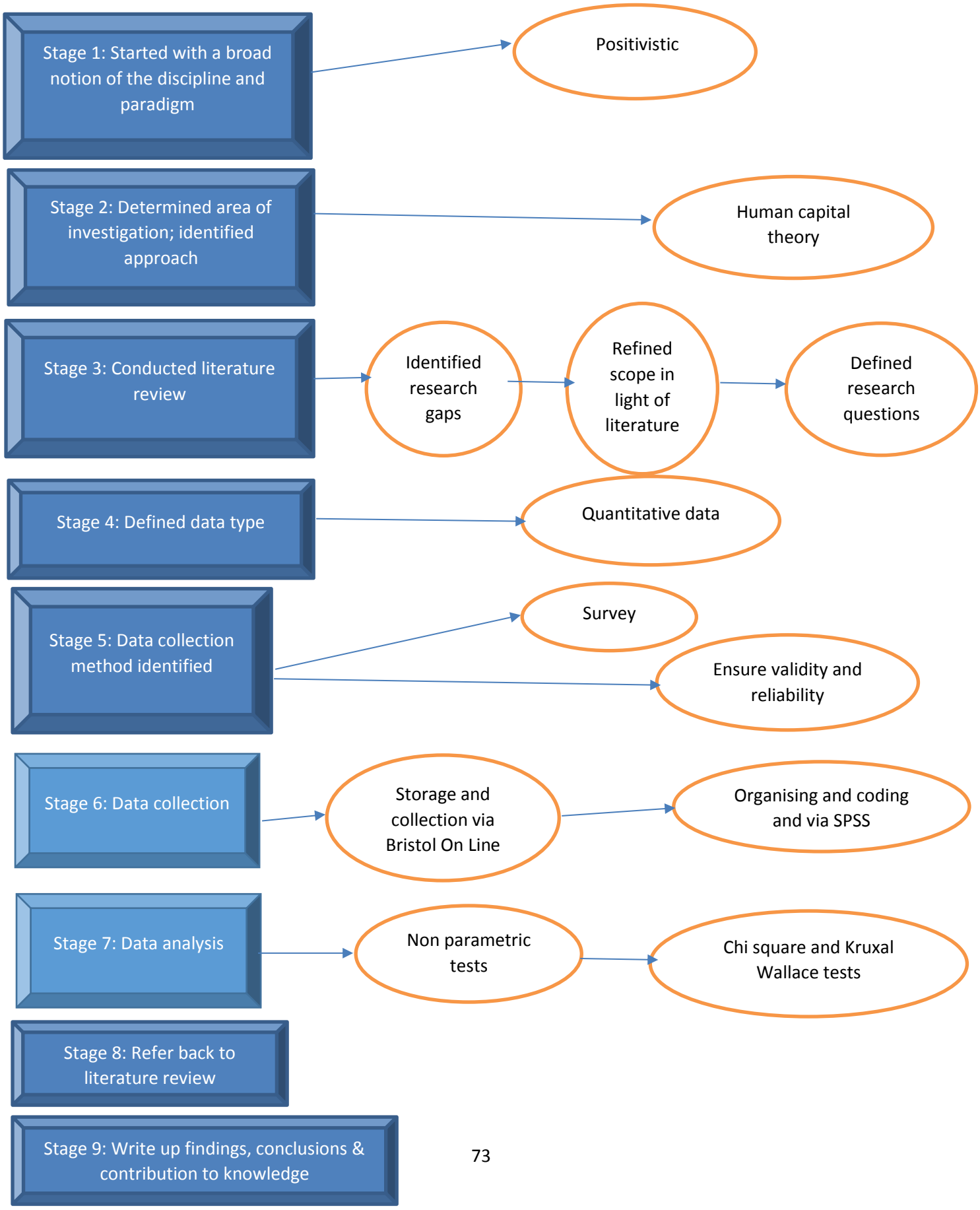


It was important to ensure that the research strategy, which is the methodological link between the research philosophy for the study and the specific methods used to collect and analyse the participant data was appropriate and fit for purpose.

According to Remenyi et al (1982) 'before researchers undertake any research activity it is essential that they consider carefully an overall strategy by considering as to which community they feel they belong to, and that researchers know the epistemological, ethical and ontological assumptions of their research'. This Chapter addresses these issues and discusses the research philosophy, strategy and chosen tools.

It was important for the researcher to view the Research Journey as a whole therefore the process was divided into 9 stages in Figure 13.

Figure 13. *Research Journey*



2. Research philosophy

In this section different research philosophies will be discussed and critically considered within the context of the research. According to Kuhn (1962) paradigms are 'universally recognised scientific achievements that for a time period model problems and solutions to a community of practitioners'. They offer a framework comprising of an accepted set of theories, methods and ways of defining data. Morgan (1979) suggested that the term 'paradigm' can be used at three different levels:

- Philosophical level –this reflects basic beliefs about the world
- Social level – provides guidelines about how the researcher should conduct his or her work
- Technical level – this is used to specify the methods and techniques which could ideally be used when conducting the research.

Research philosophy is about the development of knowledge and the nature of that knowledge in relation to research. Saunders et al (2012) defined research as 'something that people undertake in order to find out things in a systematic way, thereby increasing their knowledge'.

According to Easterby-Smith et al (2012) there are three main reasons why an understanding of philosophical issues is important in research. First, an understanding helps to clarify research designs by considering what type of evidence is required, how the evidence is to be gathered and interpreted and how this will provide good answers to the research questions. Second, an understanding of the philosophical issues helps the research to recognise the

designs that are most suitable by signposting the limitations of particular approaches. The final reason according to Easterby-Smith, is that it helps the researcher to identify and create designs that may be outside of their past experience and also adapt research designs according to the constraints of different subject or knowledge structures.

2.1.Epistemological Considerations

'An epistemological issue concerns the question of what is (or should be) regarded as acceptable knowledge in a discipline' (Bryman and Bell, 2011). A central issue to this is whether the world can, and should, be studied according to the same principles and procedures as the natural sciences.

The main epistemological positions are:

2.1.1. Positivism

This is an epistemological position that advocates the application of the methods of the natural sciences to the study of social reality (Bryman and Bell, 2011). Proponents of this approach believe that the social world exists externally and that its properties should be measured through objective methods, rather than being inferred subjectively through sensation, reflection or intuition.

Easterby-Smith et al (2012) outlined the main philosophical assumptions of positivism:

- Independence: The observer must be independent of what is being observed.
- Value – freedom: The choice of what to study and how to study it, is determined by objective criteria rather than beliefs and interests.
- Causality: Social sciences should focus on identifying causal explanations and fundamental laws that explain regularities in human social behaviour.
- Hypothesis and deduction: Science occurs through a process of hypothesizing fundamental laws and then deducing the types of observations that will demonstrate whether they are true or false.
- Operationalization: Concepts should be identified in ways that enable facts to be measured quantitatively.
- Reductionism: Problems are better understood if they are reduced to the simplest possible elements.
- Generalization: It is necessary to select random samples of sufficient size, from which inferences may be drawn about the wider population.
- Cross-sectional analysis: Such regularities can be most easily identified by making comparisons across samples.

Researchers following this position assume that the observable facts are objective because they are external and tend to collect data upon which they are able to base generalizable propositions. Whilst this research does not define measurable hypothesis, it has adopted a positivistic approach by using non-parametric analysis and applying quantitative techniques to make inferences about the wider population.

In terms of the data collected and analysed, it is contended that quantitative analysis uses the syntax of mathematical operations to investigate the properties of data (Walliman, 2001), 'You cannot pile up words and deduce an average from them. You cannot take the square root of a sentence. It is impossible to square a word, a phrase or a paragraph' (Leedy, 1989). Data, which can be analysed in this way, must be quantitative in nature. The levels of measurement used in the collection of data, i.e. nominal, ordinal, interval and ratio, are an important factor in choosing the type of analysis, which is applicable. (Walliman, 2001).

Nominal data produced in this research is based on counts assigned to specific categories. The categories are 'in order' i.e. coded . This means that the data in each category can be compared with the data in the other categories as being higher or lower than, more or less than etc., those in the other categories.

The responses coded as 2 (agree) can legitimately be seen as more positive that those coded as 3, 4, or 5 (neutral, disagree, strongly disagree), but less positive than those coded 1 (strongly agree). It is worth stressing that rank order is all that can be inferred. With nominal data we do not know the cause of the response, or by how much they differ. The lack of a proper arithmetic content to the categories of nominal variables makes little sense to add, subtract, multiply or divide ordinal data (Bowers 1996) thus the analysis is limited to non-parametric techniques.

Using nominal or ordinal scales, allows the finding of the mode and the median and the determining of the percentage or percentile rank (Walliman, 2001). This research will primarily use the percentage for analysis. If the variable is ordinal or nominal the mean (a parametric technique) should not be used, and the choice is therefore between the median and

mode (Bowers, 1996). The mode was used and will be computed for each question within the questionnaires. The central tendency measure of the mode interprets the meaning of average as the value that occurs most often in the data.

With the focus upon the use of ordinal or nominal data, the use of parametric (notably normally distributed data) cannot be considered. Therefore, the use of mean and standard deviation was rejected, as Field (2005) sees these as parametric tests. Three non-parametric tests are frequently used: Chi Squared tests using a cross tabulation table are used for testing two elements, whilst Mann Whitney and Kruskal-Wallis tests are used for more complex analysis of differences between independent data groups.

According to Field (2005) non-parametric tests are sometimes known as 'assumption-free tests'. Although these types of test do make some distributive assumptions they do not carry the same 'level of restriction' as parametric tests which rely upon the material value of the results rather than the ranking of responses. According to Field (2005) this process is an 'ingenious way around the problem of using data that break the parametric assumption'. Therefore:

- Mann-Whitney tests are the equivalent of the parametric T test, comparing the pattern of results between two groups or variables. This is designed to test for a significant difference between the medians of two independent samples
- The Kruskal-Wallis test is similar to Mann-Whitney in that is also compares medians within ranked data. The parametric equivalent is ANOVA, which compares differences between two or more independent groups
- Chi Squared cross tabulations are used to test the link between two categorical variables where the null hypothesis indicates no relationship (i.e. independence)

between the variables. This test is used together with the Kruskal-Wallis tests and Friedman's non parametric ANOVA allowing a clearer interpretation as to the significance of relationships

2.1.2 Interpretivism

Blumberg et al (2011) outlined the basic principles of interpretivism as:

- The social world is constructed and is given meaning subjectively by people.
- The researcher is part of what is observed.
- Research is driven by interest.

The term, interpretivism, is the term that has been given to writers who have been critical of the application of the scientific model to the social world and who share the view that the subject of social sciences (people and their institutions) requires a different logic of research procedures that reflect the distinctiveness of humans against the natural order. It advocates the need for the researcher to understand differences between humans and their roles as social actors.

Interpretivists contend that an objective observation of the social world is impossible because the social world has a meaning for human beings and is constructed by intentional behaviour and actions. Knowledge is seen as developed and theory built through developing ideas inducted from the observed and interpreted social constructions (Blumberg et al, 2011). Interpretivist researchers attempt to understand subjective realities and offer interpretative explanations that are meaningful for the participants of the research and sometimes generate

surprising findings beyond the current level of scientific knowledge. It implies that the social world is observed by finding out what meanings people give to it and interpreting these meanings from their viewpoint. Interpretivist research requires the researcher to delve into the processes of subjective interpretation and acknowledge the specific motivations and interests of the participants.

In previous studies and research there has been a predominance of qualitative information drawn from women returners. The nature of the data being collected could be gathered through use of word and evaluating those collected words. In addition, longitudinal data, such as in Waldfogel's research, provide a benchmark of opinion. However, they do rely only upon hard data, which can be seen as a weakness.

Whilst the interpretivist perspective can be appropriate for business and management research, especially in the fields of organisational behaviour, marketing and human resource management, it is not employed in this current study as the aim of the research is prediction in order to inform policy. Furthermore, the interpretivist approach is more subjective in nature than alternative paradigms and there are other approaches more appropriate when evaluating coded qualitative responses from non-parametric data. The interpretivist approach was less appropriate as the researcher was not evaluating and analysing the use of words but instead coded and analysed a quantitative use of words.

2.2. Ontological Considerations

Ontology is concerned with the nature of reality or social entities. Ontological considerations raise questions about the assumptions that researchers make about the way the world operates

and the commitment to particular views. According to Bryman and Bell (2011) the central question is whether social entities can and should be considered objective entities that have a reality external to social actors, or whether they can and should be considered social constructions developed from the perceptions and actions of social actors. There are two main ontological positions, which are objectivism and constructionism.

2.2.1. Objectivism

This ontological position asserts that social phenomena and their meanings have an existence that is external to, and independent of, social actors and confront us as external facts that are beyond our control (Saunders et al, 2012). In respect of organisations, they are seen as having an almost tangible reality of their own, which is separate or external to the individuals and groups that are actors within them.

2.2.2. Constructionism

This ontological position asserts that social phenomena and their meanings are continually being accomplished by social actors (Bryman and Bell, 2011). According to Saunders et al (2012), social phenomena and categories are not only created through the perceptions and actions of the affected social actors, they are also in a constant state of change. Therefore, it is necessary to study the details of a situation in order to properly understand what is happening and the reality occurring behind that is happening.

The objectivist position is the most appropriate approach for this research, as it examines the decisions and decision-making process for women returning to the workplace after a break in

their employment to care for children through questionnaire and subsequent non-parametric analysis. The role of the researcher was, objectively, to seek to understand the reality of the women in order to understand their motivations and actions.

2.3 Application to this Research

It was important to understand the philosophical issues when approaching this original study into the UK financial services sector as it has been seen that they inform and clarify the research designs, signpost the limitations of those chosen research designs and assist the researcher for issues and factors that were outside of their past experience. The researcher took an objectivistic approach to the study as the data being collected was of a quantitative nature and was therefore more appropriate for being generalizable and replicable.

3. Research strategy

This section of the Methodology chapter addresses the study's research strategy in relation in relation to the development of the conceptual framework.

It constitutes the blueprint for the collection, measurement and analysis of data and helps the researcher in the allocation of their limited resources by posing crucial choices (Blumberg et al, 2011). According to Bryman and Bell (2011) the choice of research design reflects decisions about the priority being given to a range of dimensions of the research process.

The main purpose of this research was to explore the effect of career interruptions of more than 3 months, on women's careers. By way of a reminder, the Research Questions are below:

1. What were the critical factors affecting the decision to return to the workplace?
2. In what ways does the length of career interruption affect the women's re-entry to the workforce?
3. In what ways does the activity during the career interruption affect the women's re-entry to the workforce?

4. Research method

This section discusses the study's research methodology in detail. It debates the researchers choice of collecting and using quantitative data rather than qualitative data to answer the research questions.

According to Jancowicz (2005) a research method is 'a systematic and orderly approach taken towards the collection and analysis of data so that information can be obtained from those data'. All aspects of empirical work are directed towards gathering and presenting data from which the information required to answer the research questions can be easily and simply derived. Research methods generally fall under two headings; qualitative research and quantitative research.

4.1 Qualitative Research

This research strategy usually emphasises words rather than quantification in the collection and analysis of data (Bryman and Bell, 2011). According to Collis and Hussey (2009) the data collected through qualitative research is usually transient, understood only within context and is associated with an interpretive methodology that usually results in findings with a high degree of validity. Bryman and Bell (2011) identified the main features of qualitative research as:

- Concerned with words, rather than numbers
- An inductive view of the relationship between theory and research, whereby the former is generated out of the latter
- An epistemological position described as interpretivist
- An ontological position described as constructionist which implies that social phenomena are outcomes of the interaction between individuals.

The main research strategies associated with qualitative research are action research, case study, narrative research, grounded theory, unstructured interviews, critical incident technique, protocol analysis, observation, focus groups and diary methods.

Ethnography is the study of cultures through close observation, reading and interpretation. Ethnographic researchers work in the field, i.e. in the culture which they are studying. In this type of study this research would have entailed collecting data in each person's workplace and could have used interviews or experiments (Wolcott, 1999). These methods were not appropriate for this study due to the nature of the research questions and make-up of the

proposed participants. There were other constraints faced by the researcher which affected the choice of research strategy. The focus of the study was on the UK financial services sector, which in itself has the potential to be difficult to access. Another constraint faced was time. Once the participants had been reached, the research strategy had to be effective enough to create the desire in them to participate. The respondents could not be relied upon to spend a large amount of time on their participation.

According to Hesse-Biber (2010), qualitative research aims to understand how individuals make sense of their social world. There are multiple views of social reality whereby the respondent becomes the 'expert' as it is their reality that the researcher has sought to interpret. This type of research is associated with interpretative philosophy because researchers need to make sense of the subjective and socially constructed meanings expressed about the phenomenon being studied. In addition, it generally focuses on understanding participant's meanings and the relationships between them, using a variety of data collection techniques and analytical procedures to develop a conceptual framework (Saunders et al, 2012). Qualitative researchers are much more inclined than quantitative researchers to provide a great deal of descriptive detail when reporting the outcomes of their research, it can also be said they are concerned not only with description, but also with explanation (Bryan and Bell, 2011).

Bryman and Bell (2011) also discussed the following criticisms of qualitative research:

- It is too subjective because the findings rely too much on the researchers often unsystematic views about significance and close relationships can begin between participants

- It is difficult to replicate because it is unstructured and mostly reliant on the researcher's ingenuity.
- Problems of generalisation, most findings cannot be generalised because the respondent's interviews and cases examined are not normally representative of the population.
- Lack of transparency because it is sometimes difficult to establish what the researcher actually did and how they arrived at the conclusions.

4.2 Quantitative Research

Quantitative research involves the collection of numerical data, has a predilection for a natural science approach and an objective conception of social reality and exhibits a view of the relationship between theory and research as deductive (Bryman and Bell, 2011). The main quantitative research strategies are experiments, structured observations and survey research through the use of structured interviews or questionnaires.

According to Saunders et al (2012) although quantitative research is usually associated with a deductive approach where the focus is on using data to test theory, it may also incorporate an inductive approach where data is used to develop theory. It examines relationships between variables which are measured numerically and can be analysed using a range of statistical techniques. Quantitative data is normally precise, can be captured at various points in time and in different contexts and is associated with a degree of positivist methodology that usually results in findings with a high degree of reliability (Collis and Hussey, 2009).

There are criticisms of quantitative research, outlined by Bryman and Bell (2011):

- Researchers can fail to distinguish people and social institutions from 'the world of nature'.
- The measurement process used in quantitative research possesses an artificial and spurious sense of precision and accuracy.
- The reliance on instruments and procedures during the research process hinders the connections between research and everyday life.
- The analysis of relationships between variables provides a static view of social life that is independent of people's lives.

The distinction between qualitative and quantitative research can be ambiguous. Some writers regard the differences as fundamental, whilst others see the distinction as no longer useful or even simply as 'false' (Layder 1993). This argument has been ongoing for some time, and it seems from current research that the debate will continue.

Based on a study of the work of several writers, Bryman and Bell (2011) outlined some common contrasts between quantitative and qualitative research (see Figure 14).

Figure 14. *Bryman and Bell, Contrasts between quantitative and qualitative research.*

Quantitative Research	**Qualitative Research**
Uses numbers	Uses words
Point of view of researcher	Point of view of researchers
Researcher is distant	Researcher is close
Theory and concepts are tested	Theory and concepts emerge from the data
Presents a static image	Presents events as they unfold
Highly structured process	Unstructured process
Findings are generalizable	Attempts to understand specific contexts
Use hard, reliable data	Uses rich, deep data
Focus on macro variables	Focus on micro variable
Concerned with people's behaviour	Concerned with the meaning of actions
Conducted in artificial settings	Conducted in natural settings

A quantitative research strategy was employed in this study, via an on line questionnaire. This approach was used for a number of reasons. As this was the first study to the financial service sector within the UK of its kind, the researcher took the approach to use original data rather than longitudinal data in order to provide a baseline of original data in answer to the particular research questions. In addition the nature of the research questions leant themselves well to a highly structured process using a quantitative questionnaire not least because the study would be replicable in the future.

In summary, the researcher chose an approach whereby they were not evaluating and analysing the use of words but instead chose an approach that adopted a quantitative use of words by coding and analysing questionnaire responses.

5. Research tools

Following the choice of a quantitative methodology being applied, this chapter moves onto a discussion around the tools and techniques used in the study. The section debates the use of the different tools available and outlines the researchers choice of an on line questionnaire.

Research tools and techniques are step-by-step procedures that you can follow in order to gather data and analyse it for the information it contains (Jancowicz, 2005). Researchers should use the tools that are most appropriate to the kind of questions wishing to be asked, the kind of environment being operated in and the kind of research questions which have been adopted.

The main research tools associated with quantitative research are outlined below along with the reasons why they were or were not used. Structured observation is a non-verbal method of obtaining primary data often used to complement questionnaires. This method of collecting data was not appropriate for gathering the data required for this study due to the nature of the research questions. Structured interviews could have been used which involves collecting primary data by questioning a sample of interviewees. This approach was considered, however, as this was the first study of its kind in the UK financial services sector, the researcher required a higher number of respondents than this approach could easily garner.

The sector is historically difficult to access and interviews could have also intimated that the responses would not stay anonymous. Another method of collecting quantitative data is via experiments. This research tool allows for the examination of causal relationship between variables. It also allows the researcher to control the conditions so that one or more variables can be manipulated in order to test a hypothesis (Zikmund, 2003). Again this was not appropriate in this research due to the nature of the research questions.

A survey is the use of a questionnaire to collect data from a sizable population. A questionnaire is 'a list of carefully structured questions, which have been chosen after considerable testing with a view to eliciting reliable responses from a particular group of people' (Collis and Hussey, 2009). Questionnaires are designed by the researcher to find out what respondents think, do or feel in order to enable them to address the research questions. Before designing the questionnaire, the researcher needs to identify the variables about which data is required in order to address the research questions. The researcher also needs to choose the sample of people on which the questionnaire will be administered from the target population.

There are a number of advantages of the self-completion questionnaire over the semi-structured interview such as; questionnaires are quicker and cheaper to administer; there is no interviewer effect and variability; and they are convenient for respondents to complete. There are also disadvantages to the questionnaire in comparison however such as; there is no opportunity to prompt or probe the respondent, questions must be appropriate for most respondents; there is difficulty in asking other kinds of questions; the questionnaires can be read as a whole; the researcher cannot collect additional data; the method is not appropriate

for some kinds of respondent and it is difficult to ask a high number of questions; there is a greater risk of missing data and a higher risk of a lower response rate.

As previously stated the questionnaire for this study was administered on-line. This method was convenient, cost-effective and generated a high number of usable responses. Sue and Ritter (2012) evaluated the advantages and disadvantages of the methods of administering questionnaires (see Figure 15).

Figure 15. *Sue and Ritter, Comparison of Survey Methods*

Survey Type	Advantages	Disadvantages
Postal Mail	Low cost	Low response rate
	Wide geographical reach	Lengthy response period
	No interviewer bias	Contingency questions not effective
	Anonymity allows for sensitive questions	Don't know who is responding to the survey
Telephone interview	Limited cover bias	Fewer land phone lines
	Fast response	Confusion with sales calls
	Can ask complex questions	Intrusive
	Wide geographical reach	Call screening
Face to face interview	Good response rate	Limited geographic reach
	Can ask complex questions	Time-consuming
	Longer interviews may be tolerated	Expensive
		Susceptible to interviewer bias
		Sensitive topics difficult to explore
Online	Can be low cost	Coverage bias
	Fast	Reliance on software
	Efficient	Too many digital surveys, causing overload
	Contingency questions effective	
	Direct data entry	
	Wide geographic reach	

Source: Sue and Ritter (2012)

Collins and Hussey (2009) outlined the main steps involved in designing a questionnaire:

1. Design the questions and instructions
2. Determine the order of presentation
3. Write accompanying letter/request letter
4. Test questionnaire with a small sample
5. Choose method for distribution and return
6. Plan strategy for dealing with non-responses

7. Conduct tests for validity and reliability

The on-line questionnaire was designed to be sent to targeted females, the link to the survey was to be advertised on predetermined social networking sites and also sent to members of specific City financial networking groups for mothers.

Before the questionnaire was developed a small, targeted group of senior females was gathered by the researcher and their email feedback was requested on the key topic areas.

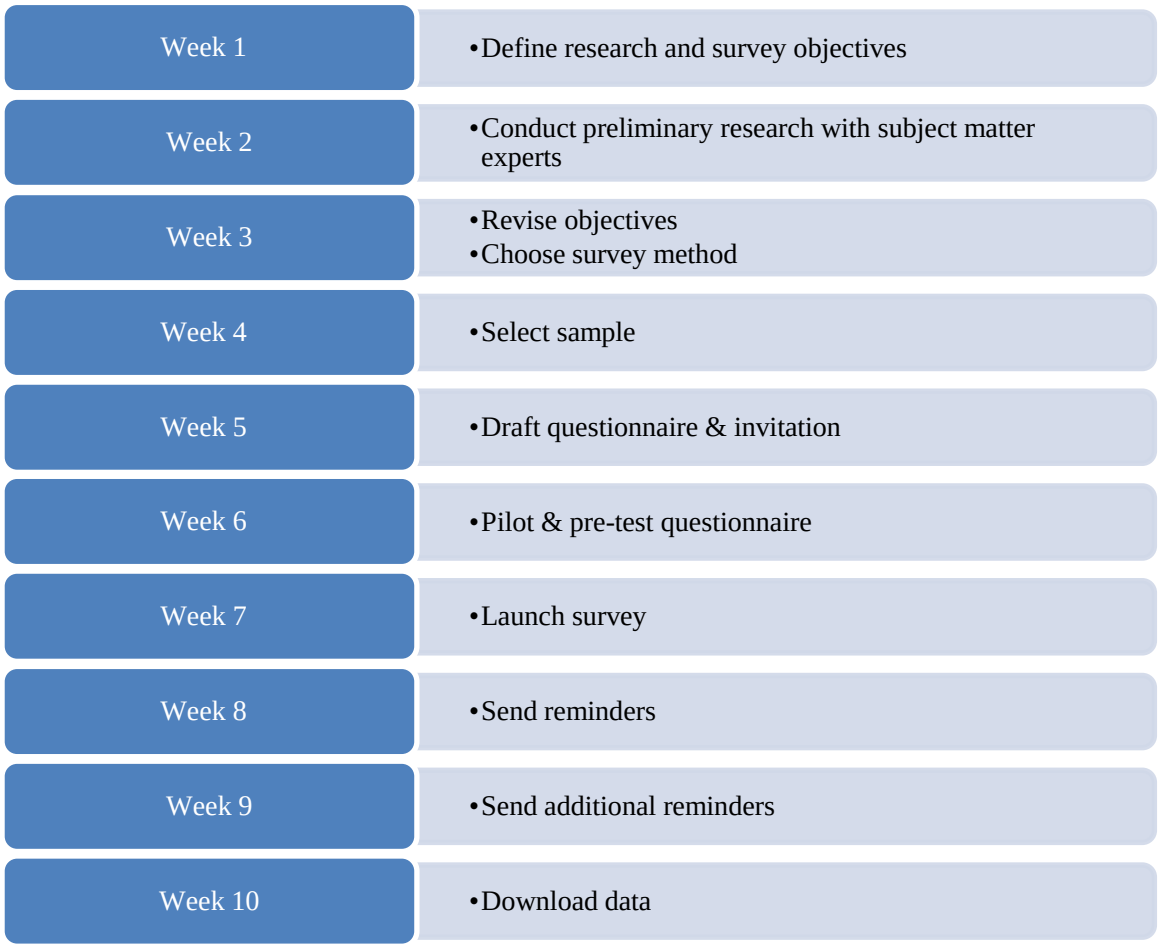
The researcher also met individually with a number of senior HR and Diversity specialists within the financial services sector, along with various other sectors. The subject of these meetings was to discuss various hypotheses and survey areas, samples and how to accurately target women within the UK financial services sector. Appendix A shows the topics of discussion for these subject matter experts. The results of this preliminary research were used as a basis for deciding on the survey type to employ along with the academic research undertaken.

Following the interviews with the subject matter experts the questionnaire was developed (see Appendix B). This was developed as a web access questionnaire, whereby the questionnaire was accessed by a link in a survey invitation (see Appendix C). The respondent was asked to click the link, which dropped through into the questionnaire and then respond to the questions. The respondent was asked to submit the questionnaire on the final page.

5.1 Survey Timeline

An effective and robust timeline was established with enough latitude to contend with slippage due to unforeseen circumstances but one which also remained focussed on delivering a conclusive study (Figure 16).

Figure 16. *Research Project Timeline*



5.2 Selecting the Sample

This section discusses how the sample population within this study was defined and the type of sampling strategy that was employed.

A sample is made up of some, not necessarily all, of the members of a population. Clegg (1990) suggested that there were three main characteristics to bear in mind when considering sample size:

- 'The kind of statistical analysis which is planned
- The expected variability within the samples and the results, based on experience (the greater the expected variation, the larger the sample)
- The traditions in your particular research area regarding appropriate sample size'.

Robson (1993) built on this and emphasised 'the need to consider what you are going to do with the data in terms of analysis at the design stage'.

The pilot group used to trial the study was a subset of this population of 5 individuals. Due to the need to conduct meaningful statistical analysis, the researcher aimed to achieve a 60% response rate.

The sampling strategy was non-random/non probability, judgemental or purposive sampling. The primary consideration in purposive sampling was the researcher's judgement as to who could provide the best information to achieve the objectives of the study. The researcher, only went to those individuals who were likely to have the required information and would be

willing to share it. The researcher also utilised the snowball sampling which is the process of selecting a sample using networks, which is a particularly useful tool for reaching the 'more impenetrable social groups' Atkinson and Flint, (2001). Also according to Atkinson and Flint (2001) snowball sampling techniques offer an established method for identifying and contacting hidden populations of which women in financial services could be deemed. As far back as 1973 Saunders research suggested that snowball sampling had a wider applicability in sociological research than had been realised up to that point.

In addition to individuals who were already known to the researcher being contacted along with the research using the snowballing technique, the following business and female orientated networking and social media groups were contacted personally by the researcher by email, face to face meetings and telephone, and requested that their members participate:

- Citymothers
- Women in Business
- CIPD East London and Central London branches
- Mumsnet
- We are the City
- City Women's Network
- LinkedIn connections (circa 200)
- LinkedIn Groups:
    - Corporate and Cocktails
    - Gender Studies Network
    - Gender in Management
    - HR in Financial Services

- Women in Technology UK
- Women in the Boardroom
- Women and Gender Studies Network

The researcher wrote articles for the web sites Netmums, We are the City and Women in Business giving background as to why the research was being conducted, explaining the process of the research and how the reader could help. These articles were published to members and featured on their web sites with the survey link for members to participate.

5.3 Questionnaire structure

The questionnaire was constructed with a set of carefully structured questions, and pre-tested and refined to produce the final version. The aim of the questionnaire was to elicit reliable responses from the sample to gather experiences of leaving and returning to the workplace. To ensure the reliability of research the researcher has to ensure the research findings will be repeated, as Raimond (1993) stated 'will the evidence and my conclusions stand up to the closest scrutiny?' To test the reliability, the researcher would suggest repeating the survey, at a later date, and assessing whether the same results are obtained. This is known as replication.

There are many advantages to the use of email surveys according to Evans and Mathur (2005). The survey will be quick to send to hundreds of people by entering or importing a distribution list. There is also speed of response and speed of data collation to be considered. This is certainly an advantage over postal questionnaires. Another advantage of using on line surveys is the convenience. On-line survey software allows the researcher to include an

invitation to complete the survey and send direct reminders. It is also a seamless link into the survey or for the respondent to opt out of responding.

There are however some disadvantages to using an on-line survey. Firstly, the researcher must have access to an email list for the population to be studied or access to potential respondents via groups and social media, to ensure an appropriate number and quality of potential respondents. Another disadvantage is the spam filter. Most email programmes use filters to flag unsolicited mail or bulk emails which may result in a number of email invitations bouncing back. A different aspect to this is 'grey-listing'. With grey-listing every time an email service provider receives a message from an unknown sender, it rejects the email with a 'try again later' message. This may delay messages by up to 72 hours. A further disadvantage is there are many on-line email surveys being sent out at the same time. Because on-line survey software is free or relatively inexpensive many people who otherwise would not have chosen to conduct a survey are opting to collect data via email surveys. This large volume of email surveys has created an overload and potential respondents maybe ignoring invitations.

5.4 Survey design and questions

This section discusses how each question in the questionnaire was defined and selected, and the relating academic and/or professional business research. It also gives detail and background to the variables which are to be used in the analysis.

Each survey question is a tool of measurement to discover the respondent's opinion, thought process and behaviour. The questionnaire was designed to be short, unambiguous and

meaningful to each respondent. Poorly constructed questionnaires can frustrate and/or confuse respondents, thus limiting the number of responses and /or reducing the quality and reliability of the responses.

When designing the questionnaire and the questions it was important that the researcher ensured that they were valid in relation to the research questions and measured what they were supposed to measure. For example, in simple terms, a question to a respondent asking if they felt valued at their company would not be a valid measurement of the level she was at when she left the company. Reliability was also considered as this may have been compromised within the research when it came to respondents recalling the specific information. For example, some questions asked the respondent to state their organisational level and salary level when leaving and re-entering the workforce. This threat to validity and reliability was reduced as far as possible by limiting the amount of this type of data that was collected. It was initially considered to ask questions such as numbers of direct reports and level of budgetary responsibility at time of leaving/re-entering however it was believed by the researcher that these facts were more difficult to remember than personal information such as salary and organisational level, and therefore were more susceptible to reliability difficulties. These types of questions were therefore not included in the questionnaire.

Each question was carefully selected on the basis on previous academic literature, professional consultancy research and/or personal experience and knowledge. As discussed in Chapter 2 a number of previous academic studies such as Waldfogel (1998), Arun, Arun & Borooah (2004), Albrecht et al (1999), Mincer & Ofek (1982) have been based on data from various longitudinal data sources. Although original questionnaires were not used in these pieces of research the questions within this researcher's questionnaire around Maternal

Career Disruption were informed by the findings and conclusions of those studies. Evens (1987) research particularly informed the questions designed to elicit information for Research Question One, i.e. whether women were returning for child-centric reasons or not. Research Question Two questions were particularly influenced by Mincer and Ofek's findings (1982) of the greater the length of gap for the women, the greater decline in the salary and Research Question Three's questions were influenced by Albrecht et al (1999) who's research suggested human capital depreciation was not the entire reason for lower wages.

These three research questions were the independent variables which the researcher was attempting to measure. These independent variables, or Research Questions, were based in the previously mentioned academic research, along with professional business research and personal experience:

Research Question One: What were the critical factors affecting the decision to return to the workplace?

This question was influenced by the recent Cohort Fertility Office of National Statistics (ONS) report (as discussed in Chapter 1), Evens 1987 study and from the UK Government influencing organisations to expand their flexible working practices to aid women in the workplace. The question was an independent variable.

Research Question Two: In what ways does the length of career interruption affect the re-entry to the workforce?

This question was also an independent variable which was being measured against dependant variables (to be discussed later in the text). The question was influenced by Mincer & Ofek's study (1982), Arun, Arun & Borooah's study (2004) and Evens' study (1987). In addition the 2012 McKinsey & Co report (discussed earlier in Chapter 1) influenced the inclusion of this Research Question in the study.

Research Question Three: In what ways does the activity during career interruption affect the re-entry to the workforce?

This final research question was also an independent variable to be tested. The academic studies that influenced the inclusion and wording of the question included Becker (1964) and focussed around the human capital that the women were acquiring during those career disruptions. Also Albrecht et al's study (1999) was influential around different types of time away from the workplace.

All three research questions were tested against a set of predetermined dependant variables which also formed the outer layer of the conceptual framework. All of the dependant variables were influenced by previous academic research, professional business reports and the researcher's previous personal experience within the financial services industry.

Variable 1: Personal and household income of the participants before and after the period of career disruption

The inclusion of this dependant variable was influenced by the research of England & Budig (1999), Mincer & Ofek (1982), Spivey (2005), Gupta & Smith (2002) and Arun, Arun & Borooah (2004).

Variable 2: Length of the career disruption experienced by the participants

The inclusion of this dependant variable was influenced by the Mckinsey & Company report (2012) and the academic research of Mincer & Ofek (1982) and Evens (1987).

Variable 3: Number of children that were being cared for by the participant during the period of disruption

The inclusion of this dependant variable was influenced by the academic research of Evens (1987), Gupta & Smith (2002) and Waldfogel (1998).

Variable 4: Organisational level of the participants at the point of leaving and at the point of return to the workplace

The inclusion of this dependant variable was influenced by the professional business reports and research undertaken by McKinsey & Co (2012), the UK Gender Advisory Council (2008) and Talking Talent (2012).

Variable 5: Number of career disruptions experienced by the participants

The inclusion of this dependant variable was influenced by the personal experience of the researcher within the financial services industry along with the research undertaken by Spivey (2005), Waldfogel (1998) and Gupta & Smith (2002).

Variable 6: Education level

The inclusion of this final dependant variable was again influenced by the researcher's particular experience of the sector along with a personal interest in education. The variable was also influenced by the academic studies of Waldfogel (1998), Spivey (2005) and Miller (2011).

A threat to the validity of the data was social desirability or 'political correctness'. This could have led to respondents giving the 'right' answer rather than the actual answer to questions. There is a desire within most individuals to conform to societal norms and, as this was a self-administered questionnaire, the study was at a risk of this. In many cases respondents can be more honest and open in online surveys than in face to face situations and the researcher ensured that the questionnaire stated twice that the responses would remain confidential and anonymous. Complete confidentiality and anonymity was also assured within the invitation email.

All but two of the questions within the questionnaire were closed-ended. The other questions provided a list of predetermined responses for the respondent to choose from including a mixture of dichotomous and multiple choice questions. The first question was a dichotomous,

contingency question, to determine whether the respondent was qualified to answer the rest of the survey – i.e., asking if the respondent is female.

As discussed previously, the questionnaire was pre-tested on 5 individuals who formed a small sample of the target population. These individuals completed the questionnaire and provided feedback to the researcher in areas such as the questions, flow of the questionnaire and the technical elements of the online format. These individuals were not requested to complete the questionnaire as part of the study and were excluded from the process thereafter.

An invitation to complete the questionnaire was developed. The body of the invitation email was kept simple in tone, length, readability, respect for the respondent and credibility of the research. The invitation was in a friendly tone and emphasised the importance and ease of responding. Clear instructions on how to complete the questionnaire were included. The word 'help' was used in the invitation in terms that the respondent would help the researcher by completing the questionnaire. This word was specifically used because it can trigger cognitive dissonance in some individuals. This also dovetails into self-perception theory as a respondent who considers themselves as helpful and identifies with this label will choose to participate. Another technique to engage the respondent to begin the survey, and then continue through the questions and not drop out, was to state that their responses will have a positive impact in understanding the pipeline for women who take breaks from their career.

It was important to ensure as far as possible that respondents completed the questionnaire just once, rather than multiple times. However, ensuring the respondents anonymity and the

practical goal of eliciting just one response per person can be contradictory. It was therefore stated in the invitation that the survey should be completed just once per person.

The researcher ensured that the first question was easy to answer and required no more than a few seconds of the respondent's time. As respondents progressed through the questionnaire they became more invested and engaged in the process and were less likely to drop out and be a non-completer.

5.5 Deployment of the on-line questionnaire

Once the pilot questionnaire had been deployed and results incorporated into the redesigning of the final version of the questionnaire the researcher conducted an end-to-end test of the survey process. This involved 5 testers who were not part of the sample population and who had no prior involvement in the project. The testers each went through the survey process and following this, they provided commentary on their experience to the researcher. Feedback included points such as the time it took to complete the survey, any technical difficulties they found and the general survey design.

Following this testing there was a soft launch of the survey with 3 respondents to allow a further opportunity to assess the functionality of the questionnaire. Once this phase was completed the survey was sent to the wider population and website/social media owners. Response levels were monitored on a regular basis which assisted in deciding when to send reminder emails and widen the sample field as necessary.

6. Data analysis

Data analysis is the ability to break down data and to understand the nature of the component parts and the relationship between them (Saunders et al, 2012). In order for research results to be valid and reliable, this challenging and often complex process must be completed correctly and thoroughly.

6.1. Analysing quantitative data

Quantitative data can be analysed through the application of a body of methods and theory known as 'statistics'. This collection of methods enabled the researcher to analyse and interpret the data that had been collected via the Bristol On Line Survey system, in order to obtain the information required to answer the research questions. The data collected from the questionnaire was uploaded into the statistical software programme, SPSS. The software programme has the ability to perform a range of statistical tests and generate tables and charts that have been used to represent the data in an understandable and relevant format (Field 2013). The objective of this data analysis process was to provide descriptive and inferential statistics that enabled the researcher to properly answer the research questions. Descriptive statistics helped to summarise and describe the data and inferential statistics drew conclusions about the population. This supports the researchers approach

As part of the data analysis the Kruskal Wallis, a one-way analysis of variance, which allows for the comparison of a variable across a number of independent groups was applied. During this SPSS testing, the chi-square test was also undertaken along with a number of cross tabulations. In order to determine whether there were any determinable differences in

responses, chi square testing was used as the chi square statistic establishes whether two nominal variables are independent or not. The chi square outcome does not show the strength of the association between the variables. Statistically significant results are indicated by an 'Asymp. Significance' value below 0.05. For results above 0.05, this would indicate that the obtained frequencies do not differ significantly from those that would be expected if all cell frequencies were equal in the population. For Asymp. Sig. results below 0.05 this would indicate that there is a difference from those that would be expected in the population (Field 2013).

Both categorical and numerical data was collected. Categorical data are those values which cannot be measured numerically but can be classified into sets according to the characteristics identified or placed in rank order. Numerical data refers to data whose values can be measured or counted numerically as quantities.

7. Ethical considerations

Ethics refers to the standards of behaviour that guide the conduct of the researcher in relation to the rights of those who become the subject of their work or are affected by it (Saunders et al, 2012). Although social norms indicate the type of behaviour that a person should adopt in a particular situation, the norms of behaviour that are applied will allow for a range of ethical positions. Many professional bodies and organisation have devised codes of ethics containing lists of principles that members should abide by.

Bell and Bryman (2007) conducted a content analysis of the ethical principles of 9 professional social sciences associations and identified 10 major principles in research ethics.

These principles were used to identify some of the ethical issues that were relevant to the research:

1. Harm to participants. The potential to cause harm through the research process and the need to ensure the physical and psychological well-being of participants.
2. Dignity. The requirement to respect the dignity of the participants.
3. Informed consent. The need to ensure fully informed consent of participants.
4. Privacy. The need to protect the privacy of research participants.
5. Confidentiality. The requirement to ensure the confidentiality of research data.
6. Anonymity. The anonymity of participants should be protected.
7. Deception. The potential for deception in the process.
8. Affiliation. The need to declare any affiliations that may influence the research.
9. Honesty and transparency. The need for openness and honesty in communicating information.
10. Misrepresentation. The need to avoid misleading, misunderstanding, misrepresenting or false reporting of the research findings.

The research strategy, design and tools used as part of this study fulfil the above requirements. Noteworthy areas follow:

7.1. Informed consent

In all of the cases, respondents to the survey were on a voluntary basis. In order to make an informed decision regarding participating in the research, the volunteers were being briefed on the general nature of the survey, the University, how the data will be used, the average

length of time to complete the survey and whether there are any risks involved in providing the information such as embarrassment or retribution from their employers.

7.2. Confidentiality/anonymity

One of the most stringent requirements of the research was the maintaining of the confidentiality of respondents. The respondents expect their information to be kept confidential and not to be disclosed to third parties. Respondents were assured that their information would remain confidential within the introductory email and within the questionnaire itself.

Responses to email questionnaires are never truly anonymous as the researcher will know the respondents email addresses, and this may make potential respondents sceptical of this survey offering anonymity. The researcher promised anonymity and took the necessary steps to ensure that any identifying information about survey respondents was kept separate from their responses.

8. Reliability and Validity

According to Winter (2000) a quantitative researcher attempts to fragment and delimit phenomena into measurable or common categories that can be applied to all of the subjects or wider and similar situations. As part of this researchers study, the methods involved the ‘use of standardised measures so that the varying perspectives and experiences of people can be fit into a limited number of predetermined response categories to which number are assigned’ (Patton, 2001). The researcher therefore constructed an instrument which can be used in a

standardised manner according to predetermined procedures. It was important for the researcher to ensure that the measuring instrument, i.e. the survey in this study measured what it is supposed to measure i.e. did it answer the research questions.

A study's replicability refers to the extent to which a re-study of the maternal career disruption effect repeats the findings of this initial study. As this is a quantitative, on line survey it is possible for the survey to be re-run using the same sample group i.e. the financial services industry to test whether the same findings are found. The survey is also replicable using another sample group, which could be another industry or a facet of the financial services industry such as professional services or the insurance sector. Alternative replicate studies could be assessing Paternal Career Disruption, with fathers that experience career disruption due to caring for children or Carers Career Disruption, with anyone that has experienced career disruption due to caring for elderly or disabled family members. This refers to the study's generalizability and transferability, for example could the theory being developed be applied to other populations?

8.1. Reliability

Watling, as cited in Winter (2000) stated that reliability and validity are tools of an essentially positivist epistemology, of which this research into the maternal career disruption effect is. Joppe (2000) defined reliability as 'the extent to which results are consistent over time and an accurate representation of the total population under study is referred to as reliability and if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable'.

Three types of reliability for quantitative research were categorised by Kirk and Miller (1986):

- the degree to which a measurement, given repeatedly, remains the same
- the stability of a measurement over time
- the similarity of measurements within a given time period.

As discussed previously, the survey and method is replicable and its reliability can be tested to see whether the same results are repeated once the survey is run again. If the survey questions are answered relatively the same when the survey has been administered more than once, then the survey is a 'stable measure' and the results should be similar. A high degree of stability indicates a high degree of reliability, which means the results are repeatable. This is having good test-retest reliability and signifies the internal validity of the survey and ensures that the measurements obtained at more than one point in time are both representative and stable,

The researcher for this study is confident of the survey's repeatability and internal consistency, and therefore reliability.

8.2.Validity

Reliability alone is not enough, the measures used within the research also need to be valid. According to Joppe (2000) validity determines whether the research truly measures that which it was intended to measure or how truthful the research results are. Therefore, in relation to this study, does the survey allow the researcher to answer the research questions?

It can be seen from the findings and analysis in the following chapters that this was the case and the research questions were answered in an appropriate and truthful manner.
According to Hussey and Hussey (1997) 'validity is the extent to which the research findings accurately represent what is really happening in the situation'. It was therefore important when the researcher was planning and carrying out this study and then analysing the findings, that the researcher was cognizant that research errors could undermine the survey's validity. Research errors which potentially could have occurred include poor samples or poor sampling methods, or inaccurate or misleading measurement.

Research validity can be divided into two groups: internal and external. Both internal and external validity were important when evaluating the validity of this research study. Internal validity refers to whether the effects observed in the study were due to the manipulation of the Research Questions – which were the independent variables. External validity refers to the extent to which the results of the study could be replicated in other environments. These environments could include people, i.e. population validity, or over time, i.e. historical validity.

Validity can also be divided into a number of types:

Face validity

This is the most basic type of validity and as it is not based on any scientific approach, it is associated with the highest level of subjectivity. For this research study, the questionnaire design which analysed the effect of maternal career disruption can be assessed as valid because each individual question addressed specific and relevant aspects of the career of the woman.

Construct Validity

This relates to the assessment of the suitability of the assessment tool (i.e. the questionnaire) to measure the effects of the maternal career disruption effect. Construct validity is important in business research and was also particularly relevant with this research study. Wainer and Braun (1998) defined construct validity as the initial concept or question that determines what data is to be collected and how it is to be collected i.e. whether the means of measurement are accurate and whether they are actually measuring what they are intended to measure.

Criterion-related Validity

Criterion-related validity involves a comparison of tests around the research topic. This specific type of validity correlates the results of the assessment with another measure of assessment. For the research into the maternal career effect, the effect could also be measured by holding focus groups. The higher the level of correlation between the focus groups and the questionnaire findings, the higher the level of criterion-related validity.

Formative Validity

This form of validity refers to the assessment of the effectiveness of the measures in terms of providing information that can be used to improve specific aspects of the effects of maternal career disruption. When developing initiatives to address the effects on women's careers, if the survey is able to identify specific negative effects of maternal career disruption, then the level of formative validity of the research measure can be assessed as adequate.

Sampling Validity

Sampling validity is similar to construct validity and ensures that the survey is able to cover a wide array of elements around the maternal career disruption effect. When assessing the effect of maternal career disruption to women's careers the researcher used a wide range of dependant and independent variables.

When considering the validity of the study, the researcher was conscious to ensure the questions studied what was required to be studied, in order to answer the research questions. In addition, the researcher was conscious to reduce the possibility of errors as far as practically possible such as sampling errors or misleading measurement. In this section it has been shown that the survey had face validity in terms of its structure and construct validity in terms of its suitability of purpose. It was also seen that through formative validity the survey was able to identify negative effects for the respondents of the concept under review i.e. the maternal career disruption.

CHAPTER 4.

RESEARCH QUESTION 1.

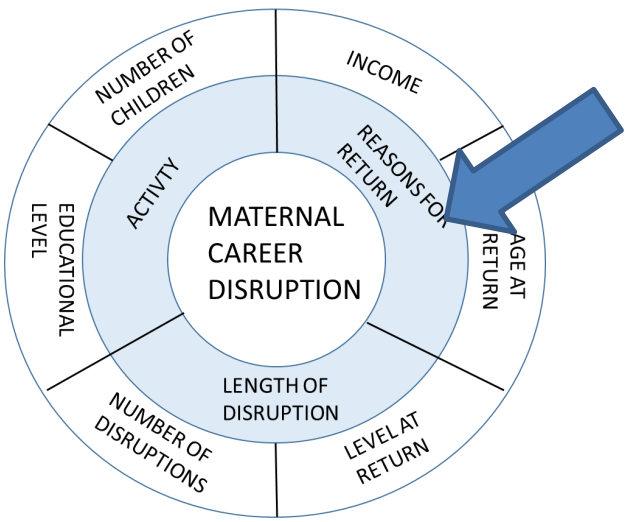
What were the critical factors affecting the decision to return to the workplace?

1. Introduction

This chapter reviews, analyses and manipulates the data for research question 1. Firstly there is an explanation of the terminology used within the question, then there is an overview of the responses to the question in relation to previous academic and professional business research. This is followed by an examination of data in respect of each variable and a discussion regarding the observable differences found.

Research question 1 addresses the section of the conceptual framework which asks what were the critical factors affecting the decision to return to the workplace, see Figure 17.

Figure 17. *Maternal Career Disruption – Conceptual Framework*



The 139 survey respondents were asked about their reasons for returning to the workforce at the point that they did. They were asked to rate each of 9 statements as a main influence, a big influence, a slight influence or not an influence on their decision to return to work, regarding their most recent point of return. The statements covered financial considerations, family circumstances, personal factors and working patterns. Respondents could only tick one box per statement but were not restricted to the number of times they cited the type of instance, i.e. they could have more than one main influence. Responses were graded as follows:

- Main influence 1
- Big influence 2
- Slight influence 3
- No influence 4

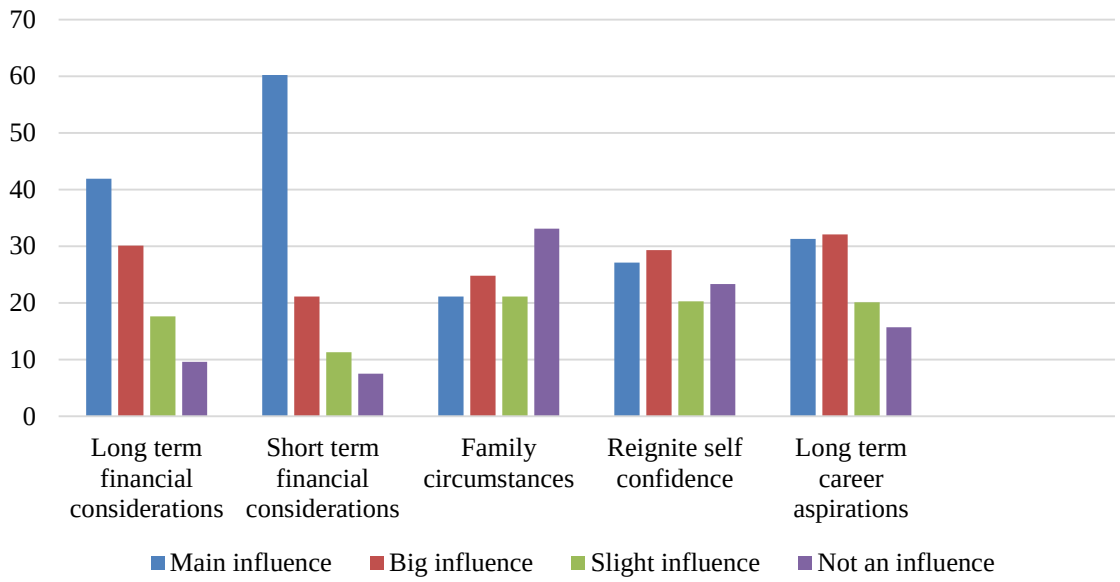
During SPSS testing, the chi-square test was undertaken, along with the Kruskal Wallis test and a number of cross tabulations. The mean ranks were also found. Due to the way the responses were graded, the lower the ranking meant the more the influence on the women's decision. Conversely, the higher the ranking, the less the influence on the women's decision.

The factors affecting the women's decision to return to the workforce were drawn from personal experience along with previous academic research. These are detailed below, in no particular order:

- Long term financial considerations

- Short term financial considerations
- Family circumstances
- To reignite self confidence
- Long term career aspirations
- Enjoyment of working
- Children were at an age when they were more self-reliant
- Children were at an age when their lifestyles were more expensive
- The availability of a flexible working pattern.

Figure 18. *Influencers on decision to return to work*



2. Overview of comparisons

Looking collectively at all of the responses to this question, Figure 18 shows that short term financial needs were cited as a main influence to the women's return to work (61%), followed by long term financial considerations (42%) and the women's long term career aspirations (31%).

Figure 19. *Influencers on decision to return to work*

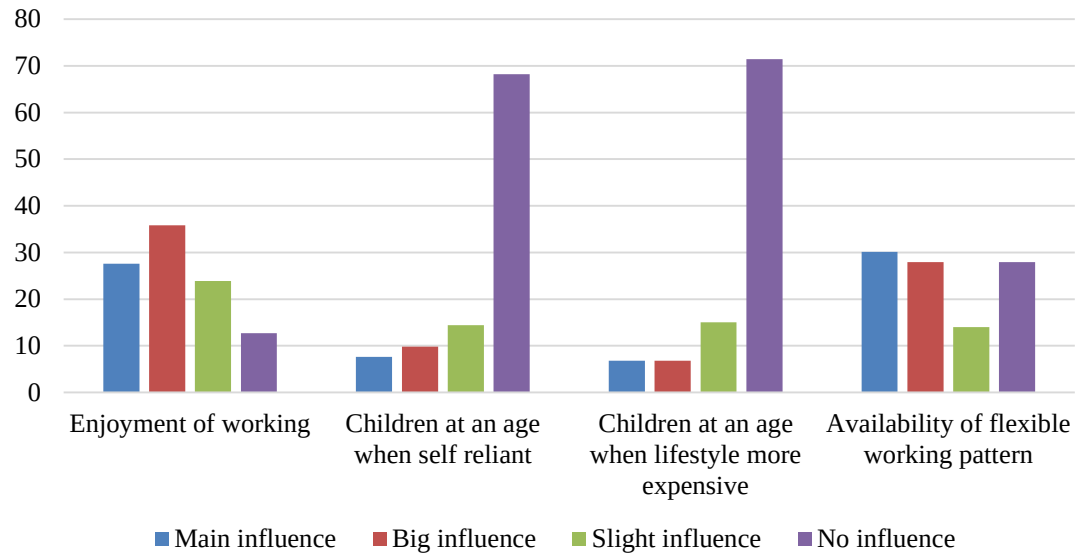


Figure 19 illustrates that this was followed by the availability of a flexible working pattern (30%) as the most popular main influence on the return. 28% of women cited their enjoyment of working as a main influencer of their return, and 27% stated their wish to reignite their own self confidence was a main influencer. These non-financial reasons were higher rated than 'child centric' statements such as family circumstances (21%) enabling their return and children being more self-reliant (7%).

If the factors were listed in priority order for main influences, the list would read as follows:

1. Short term financial considerations
2. Long term financial considerations
3. Long term career aspirations
4. Availability of a flexible working pattern
5. Enjoyment of working
6. To reignite self confidence
7. Family circumstances

8. Children were at an age when they were more self-reliant
9. Children were at an age when their lifestyles were more expensive

When the researcher reviewed which factors were not an influence on women's decision to return to the workforce, most women cited 'children being at an age when their lifestyles are more expensive' (71%) as not being an influence. This was closely followed by 'children being at an age when they are more self-reliant' (68%). 33% stated that family circumstances' changing was not an influence. Such family circumstances could include the emergence of a family member undertaking child care responsibilities, a parent changing job or a child moving from one child care provider such as a nursery to another child care provider such as a school. 28% of women stated that the availability of a flexible working pattern was not an influence on their decision to return to the workplace.

If the factors were listed in the order of being 'no influence' then the list would be as follows:

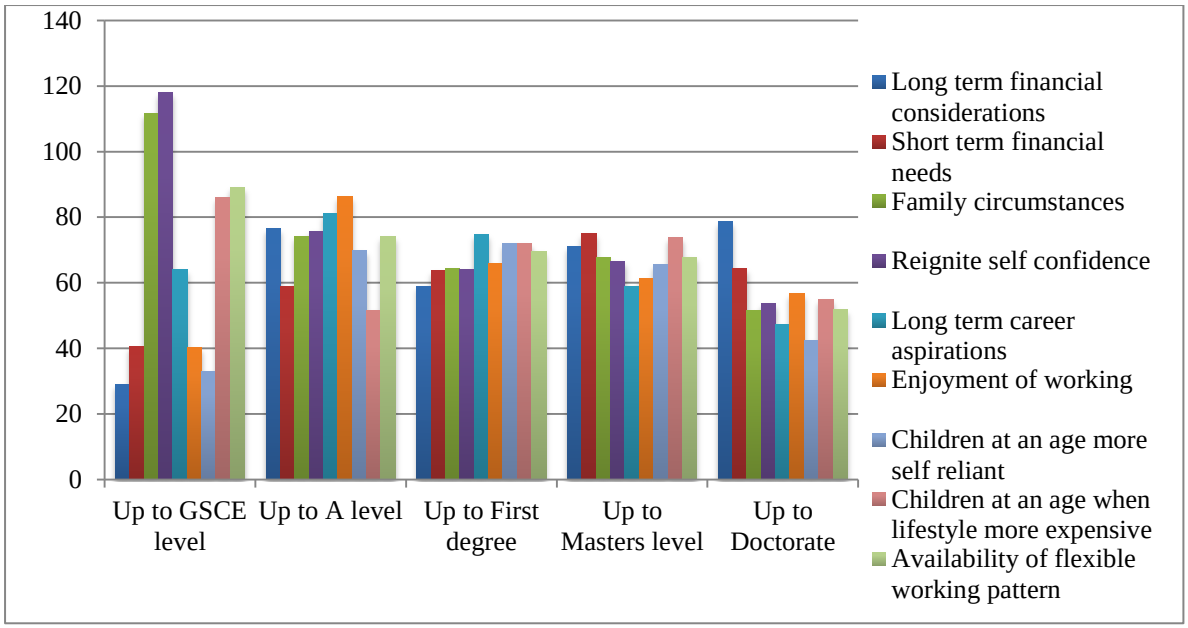
1. Children were at an age when their lifestyles were more expensive
2. Children were at an age when they were more self-reliant
3. Family circumstances
4. Availability of a flexible working pattern
5. To reignite self confidence
6. Enjoyment of working
7. Long term career aspirations
8. Long term financial considerations
9. Short term financial considerations

This shows that the family and the children factors were the least influential upon the women's decision to return.

As discussed in Chapter 3, the Kruskal Wallis one-way analysis of variance allows for the comparison of a variable across a number of independent groups. Figure 20 shows that following analysis of mean rankings using this test for the education level of the respondents, the women who were educated to GCSE level held the highest mean rankings for women who stated that the influencers on their return were to reignite self-confidence and due to a change in family circumstances. In addition, they were also the highest mean ranking education level for an influencer on return being the availability of a flexible working pattern. The women of this education level were the lowest in the mean rankings for long-term financial considerations being an influence in addition to short-term financial needs. Again the women educated to GCSE level were lowest in the mean rankings for enjoyment of working as an influencer to return to the workforce and children being at an age when they were more self-reliant.

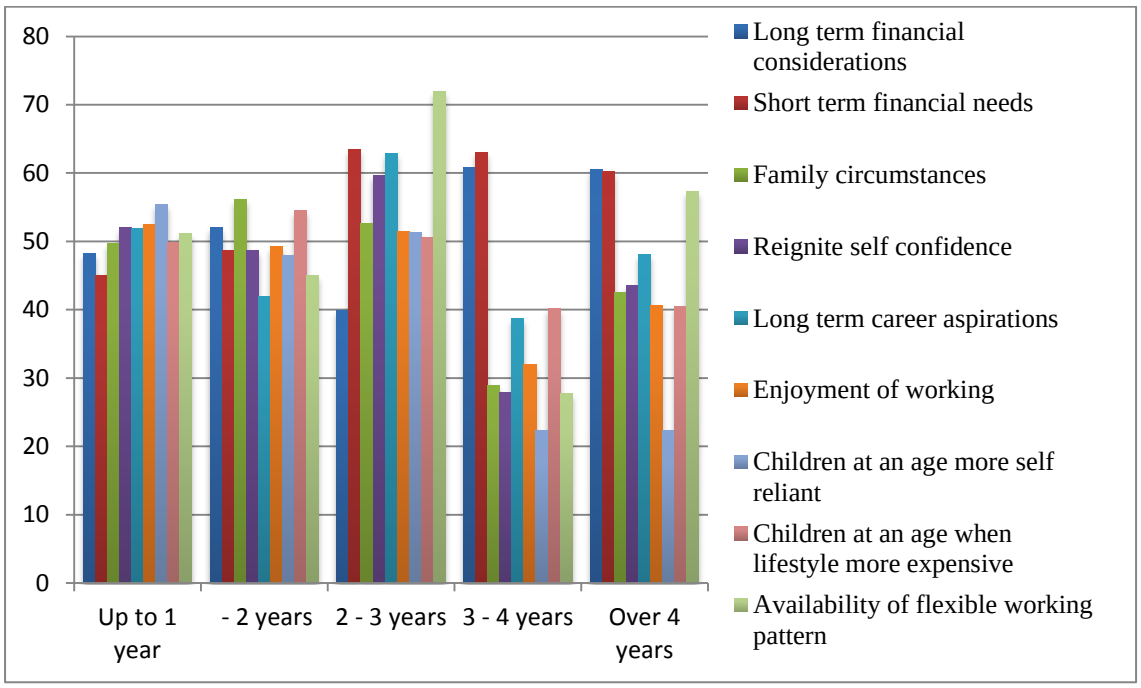
As the number of women educated to this level was very low, the women who were educated up to GCSE and A level were removed from the calculations and the tests were re-run. The results can be found later in this chapter.

Figure 20. *Mean rank for influencers on decision to return in relation to education level*



From the Kruskal Wallis Test there was found to be a relationship between the influencers on women's return and the length of the most recent career interruption. Figure 21 shows the results for the mean ranking as a result of this test. It can be seen from the test that the least number of women who cited the availability of a flexible working pattern as a main influencer had a most recent career interruption of 2 to 3 years. Women who had a most recent career interruption of 3 to 4 years had the highest ranking for the main influence on return being family circumstances, enjoyment of working and children being at an age when they are more self-reliant.

Figure 21. *Mean rank for influencers on decision to return in relation to length of career interruption*



3.

3. Previous research

It was seen from Chapter 2 and Human Capital theory, that Becker (1985 and 1991) showed having children may prompt a career interruption which reduces the woman's wages by limiting their work 'effort'. If effort is at a fixed level as the woman is expending her effort on household responsibilities, the theory is that she may have less effort remaining for her career/work, this in turn, would affect her decision to return to the work environment. Corcoran and Duncan 1979 found that having children might force mothers to take jobs with greater flexibility in order to meet increased household demands. This would mean mothers may actively seek out roles that offer flexible work patterns and/or closer locations to home, as Stratton (2001) found, which also tended to pay less.

Even's 1987 research into career interruptions for women following childbirth suggested that the presence of additional children had an increasingly positive effect as time passes, which could be explained by children becoming less time intensive as they age and by the older children accelerating the rate of demand for market goods, thereby becoming reasons for return to the workplace. Even's research also found that the women's level of education had an insignificant effect on the rate which women return to work following childbirth.

4. General observations

In order to define whether there were any determinable differences in responses, chi square testing was undertaken for the question; 'what were the critical factors affecting your return to the workforce'.

4.1. Number of children cared for

When comparing the critical factors affecting the return to the workforce in relation to the number of children the women cared for (Table 4.1.), the degrees of freedom was 3 for each and the critical value was 7.815. The following critical factors were under the critical value:

- Long term financial considerations
- Short term financial needs
- Family circumstances

- Reignite self confidence
- Long term career aspirations
- Enjoyment of working
- Children were at an age when their lifestyles were more expensive
- Availability of a flexible working pattern

This means therefore, there was no observable difference in the pattern of responses between the number of children being cared for and those critical reasons for returning. To explain further, irrespective of how many children the women cared for they did not consider financial considerations, short or long-term or their children's lifestyles being more expensive. It can therefore be taken from this that money was not a driving factor in the return for women with more or less children.

Also, the number of children had no effect on women returning due to their own career or personal considerations. Therefore, returning to work for enjoyment or for their career was no different whether the women had 1, 2, 3 or 4 or more children. This indicates that it does not matter how many children the women have, their 'relationship' with their career and work is unchanged.

The one instance that the chi square statistic, 13.263, was higher than the critical value of 7.815, was the reason for return being 'children being at age when they are more self-reliant'. This means that there was an observable difference in the pattern of responses for this factor in relation to the number of children being cared for. The statistical significance in this case

implies that the differences are not due to chance alone, but instead may be indicative of other processes at work. This is explored further later in the chapter.

Table 4.1. *Chi Square Test – Influencers on the decision to return in relation to number of children cared for* **Test Statistics[a,b]**

	Q17 Influencers on decision to return - Long Term financial considerations	Q17 Influencers on decision to return - Short Term financial needs	Q17 Influencers on decision to return - Family circumstances	Q17 Influencers on decision to return - Reignite self confidence	Q17 Influencers on decision to return - Long Term career aspirations
Chi-Square	1.512	6.984	6.820	7.489	.530
Df	3	3	3	3	3
Asymp. Sig.	.680	.072	.078	.058	.912

	Q17 Influencers on decision to return - Enjoyment of working	Q17 Influencers on decision to return - Children at an age when they are more self-reliant	Q17 Influencers on decision to return - Children at an age when their lifestyles more expensive	Q17 Influencers on decision to return - Availability of flexible working pattern
Chi-Square	5.980	13.263	4.449	5.197
Df	3	3	3	3
Asymp. Sig.	.113	.004	.217	.158

a. Kruskal Wallis Test
b. Grouping Variable: Q7 Number of children cared for

4.2. Age of women at their point of return

When comparing the critical factors affecting the return to the workforce in relation to the age of the women at the point of their return (Table 4.2), the degrees of freedom was 4 for each and the critical value was 9.488. The following critical factors were once again, under the critical value:

- Long term financial considerations
- Short term financial needs
- Family circumstances
- Reignite self confidence
- Long term career aspirations
- Enjoyment of working
- Children were at an age when their lifestyles were more expensive
- Availability of a flexible working pattern

This means, there was no observable difference in the pattern of responses between the age of the women at the point of return and those critical reasons for returning. It was shown that the financial reasons were not impacted by the age of the women when they returned, therefore it can be assumed from these results that as women aged they were not returning to work because their finances dictated. Also, women were not more concerned about returning to their 'careers' as they got older or at a certain age, nor were they returning due to changing family circumstances or the availability of flexible working patterns.

The one instance that the chi square statistic, 13.069, was higher than the critical value of 9.488, was again, the reason for return being ‘children being at age when they are more self-reliant’. This means that there was an observable difference in the pattern of responses for this factor in relation to the age of the women at the point of return. The statistical significance of this implies that the differences are not due to chance alone, but instead may be indicative of other factors. This is explored further in section 4.5.

Table 4.2. *Chi Square Test. Influencers on decision compared to age of woman at point of return*

Test Statistics[a,b]

	Q17 Influencers on decision to return - Long Term financial considerations	Q17 Influencers on decision to return - Short Term financial needs	Q17 Influencers on decision to return - Family circumstances	Q17 Influencers on decision to return - Reignite self confidence	Q17 Influencers on decision to return - Long Term career aspirations
Chi-Square	1.001	7.305	1.094	4.824	3.241
Df	4	4	4	4	4
Asymp. Sig.	.910	.121	.895	.306	.518

	Q17 Influencers on decision to return - Enjoyment of working	Q17 Influencers on decision to return - Children at an age when they are more self-reliant	Q17 Influencers on decision to return - Children at an age when their lifestyles more expensive	Q17 Influencers on decision to return - Availability of flexible working pattern
Chi-Square	5.793	13.069	2.514	3.892
Df	4	4	4	4
Asymp. Sig.	.215	.011	.642	.421

a. Kruskal Wallis Test
b. Grouping Variable: Q11 Age of respondent at point of return

4.3. Length of most recent career interruption

When comparing the critical factors affecting women's return to the workforce in relation to the length of the most recent career interruption (Table 4.3), the degrees of freedom was 4 for each and the critical value was 9.488. Once again the following critical factors were under the critical value:

- Long term financial considerations
- Short term financial needs
- Family circumstances
- Reignite self confidence
- Long term career aspirations
- Enjoyment of working
- Children were at an age when their lifestyles were more expensive
- Availability of a flexible working pattern

This means, there was no observable difference in the pattern of responses between the length of the career gap and those critical reasons for returning. There was no distinction in responses of women whose career interruptions were from 3 months to over 4 years for financial reasons, therefore it can be seen that women who were returning after a shorter gap were not statistically different from women who returned after longer gaps and women were not returning at a greater rate when they had longer gaps.

The one instance that the chi square statistic, 26.725, was higher than the critical value of 9.488, was again, the reason for return being 'children being at age when they are more self-

reliant'. It can be seen that this is much higher than the critical value, which gives an illustration of skewness of this difference. This means that there was a very obvious observable difference in the pattern of responses for this factor in relation to the length of the career interruption. This is explored further later in this chapter.

Table 4.3. *Chi Square Test. Influencers on decision compared with length of most recent gap*

Test Statistics[a,b]

	Q17 Influencers on decision to return - Long Term financial considerations	Q17 Influencers on decision to return - Short Term financial needs	Q17 Influencers on decision to return - Family circumstances	Q17 Influencers on decision to return - Reignite self confidence	Q17 Influencers on decision to return - Long Term career aspirations
Chi-Square	3.398	6.485	3.997	4.799	3.500
Df	4	4	4	4	4
Asymp. Sig.	.494	.166	.406	.309	.478

	Q17 Influencers on decision to return - Enjoyment of working	Q17 Influencers on decision to return - Children at an age when they are more self-reliant	Q17 Influencers on decision to return - Children at an age when their lifestyles more expensive	Q17 Influencers on decision to return - Availability of flexible working pattern
Chi-Square	3.861	26.725	3.319	7.075
Df	4	4	4	4
Asymp. Sig.	.425	.000	.506	.132

a. Kruskal Wallis Test

b. Grouping Variable: Q5 Length of Most Recent Gap

4.4. Level of education

When comparing the critical factors affecting the return to the workforce in relation to the level of education of the women (Table 4.4), the degrees of freedom was 4 for each and the critical value was 9.488. The following critical factors were under the critical value:

- Long term financial considerations
- Short term financial needs
- Family circumstances
- Reignite self confidence
- Children at an age when they are more self-reliant
- Availability of a flexible working pattern

This means there was no observable difference in the pattern of responses between the level of education of the women and those critical reasons for returning. Financial reasons, both long and short term were not discernibly different across the levels of education, meaning women at the lower education level were not citing this as a critical factor at a different rate than that of women with higher education levels.

There were three instances that the chi square statistics were higher than the critical value of 9.488. Long term career aspirations (11.482), the enjoyment of working (10.846) and children being at an age when their lifestyles were more expensive (12.758) were all factors where there were observable differences in the pattern of responses in relation to the level of education of the women. The statistical significance of these responses implies that the differences are not due to chance alone, but instead may be indicative of other factors.

Table 4.4. *Chi Square Test. Influencers on decision compared with level of education of the woman*

Test Statistics[a,b]

	Q17 Influencers on decision to return - Long Term financial considerations	Q17 Influencers on decision to return - Short Term financial needs	Q17 Influencers on decision to return - Family circumstances	Q17 Influencers on decision to return - Reignite self confidence	Q17 Influencers on decision to return - Long Term career aspirations
Chi-Square	7.303	5.705	4.633	5.113	11.482
Df	4	4	4	4	4
Asymp. Sig.	.121	.222	.327	.276	.022

	Q17 Influencers on decision to return - Enjoyment of working	Q17 Influencers on decision to return - Children at an age when they are more self-reliant	Q17 Influencers on decision to return - Children at an age when their lifestyles more expensive	Q17 Influencers on decision to return - Availability of flexible working pattern
Chi-Square	10.846	8.656	12.758	3.044
Df	4	4	4	4
Asymp. Sig.	.028	.070	.013	.550

a. Kruskal Wallis Test
b. Grouping Variable: Q28 Level of education

As the number of women respondents who were educated to GCSE and A Level was low, the same chi square test was re-run (Table 4.5). After removing these women from the test, women who were educated to First Degree level, Masters level and Doctorate level remained. The degrees of freedom were 2 for each and the critical value was 5.991. The following critical factors were under the critical value:

- Long term financial considerations
- Short term financial needs
- Family circumstances
- Reignite self confidence
- Enjoyment of working
- Children were at an age when their lifestyles were more expensive
- Availability of a flexible working pattern

This means therefore, there was no observable difference in the pattern of responses between the level of education and those critical reasons for returning. This was largely the same as the previous test which included women educated to GCSE and A level. A difference was found to be with the enjoyment of working influencing factor. With GCSE and A levels included, there was an observable difference in response to women citing that enjoyment of working was a critical factor in their return, when the test was re-run without these women, there was no observable difference in responses.

There were two instances when the chi square statistics were higher than the critical value of 5.991; long term career aspirations (6.258) and children being at an age when they were more

self-reliant (6.899) this indicates there was an observable difference in the pattern of responses in relation to the level of education for these factors. This is explored further later in this section.

Table 4.5. *Chi Square Test. Influencers on decision compared with education level minus GCSE/A Level*

Test Statistics[a,b]

	Q17 Influencers on decision to return - Long Term financial considerations	Q17 Influencers on decision to return - Short Term financial needs	Q17 Influencers on decision to return - Family circumstances	Q17 Influencers on decision to return - Reignite self confidence	Q17 Influencers on decision to return - Long Term career aspirations
Chi-Square	3.583	2.548	1.626	1.001	6.258
Df	2	2	2	2	2
Asymp. Sig.	.167	.280	.443	.606	.044

	Q17 Influencers on decision to return - Enjoyment of working	Q17 Influencers on decision to return - Children at an age when they are more self-reliant	Q17 Influencers on decision to return - Children at an age when their lifestyles more expensive	Q17 Influencers on decision to return - Availability of flexible working pattern
Chi-Square	.450	6.899	4.130	1.915
Df	2	2	2	2
Asymp. Sig.	.799	.032	.127	.384

a. Kruskal Wallis Test
b. Grouping Variable: Q28 Level of education minus GCSE/A Level

4.5. Observable differences

From these chi square tests, we have found a number of variables which show an observable difference in the pattern of responses from which we would normally expect. These are discussed in more detail in the following pages.

4.5.1. Children being at an age when they were more self-reliant

From conducting the chi-square test there was shown to be a relationship in responses for the influencers on the women's decision to return being that children were at an age when they were more self-reliant and the number of children they cared for (Table 4.6 and 4.7).

Table 4.6. *Children being at an age when they were more self-reliant in relation to number of children cared for*

Test Statistics[a,b]

	Q17 Influencers on decision to return - Children at an age when they are more self-reliant
Chi-Square	13.263
Df	3
Asymp. Sig.	.004

a. Kruskal Wallis Test
b. Grouping Variable: Q7 Number of children cared for

Table 4.7. *Mean ranking - children being at an age when they were more self-reliant in relation to number of children cared for*

Ranks

	Q7 Number of children cared for	N	Mean Rank
Q17 Influencers on decision to return - Children at an age when they are more self-reliant	One child	27	61.57
	2 Children	62	50.31
	3 Children	11	30.14
	4 Children	2	70.00
	Total	102	

It can be seen that the lowest number of the women who said one of the reasons they returned to the workplace was because their children were at an age that they were more self-reliant care for four children, followed by women with one child. The most number of women whose reason for returning was because the children were at a more self-reliant age, cared for three children.

Table 4.8. *Cross Tabulation between children being at an age when they were more self-reliant and the number of children being cared for*

			1 A main influence	2 A big influence	3 A slight influence	4 Not an influence	Total
Q7 Number of children cared for	1 One child	Count	1	0	4	22	27
		Expected Count	2.1	3.4	4.2	17.2	27.0
		% Number of children cared for	3.7%	0.0%	14.8%	81.5%	100.0%
		% Influencer	12.5%	0.0%	25.0%	33.8%	26.5%
	2 Two Children	Count	3	12	9	38	62
		Expected Count	4.9	7.9	9.7	39.5	62.0
		% Number of children cared for	4.8%	19.4%	14.5%	61.3%	100.0%
		% Influencers	37.5%	92.3%	56.3%	58.5%	60.8%
	3 Three Children	Count	4	1	3	3	11
		Expected Count	.9	1.4	1.7	7.0	11.0
		% Number of children cared for	36.4%	9.1%	27.3%	27.3%	100.0%
		% Influencers	50.0%	7.7%	18.8%	4.6%	10.8%
	4 Four Children	Count	0	0	0	2	2
		Expected Count	.2	.3	.3	1.3	2.0
		% Number of children cared for	0.0%	0.0%	0.0%	100.0%	100.0%
		% Influencers	0.0%	0.0%	0.0%	3.1%	2.0%
Total		Count	8	13	16	65	102
		Expected Count	8.0	13.0	16.0	65.0	102.0
		% Number of children cared for	7.8%	12.7%	15.7%	63.7%	100.0%
		% Influencers	100.0%	100.0%	100.0%	100.0%	100.0%

Table 4.8 is a contingency table which illustrates the group variable i.e. the reason for returning children being at an age when they were more self-reliant against the characteristic of interest, i.e. the number of children the women care for.

It can be seen that for women with one child there was a statistically lower than expected distribution for women citing this factor was a big or main influence. At the other end of the scale, this reason not being an influence was more than expected, statistically. This shows that women with one child were not influenced by this reason for returning more than would be expected.

For women with two children, not an influence and a slight influence was broadly in line with expectations, although more women than expected cited this reason as a big influence. As the women's number of children increased to three, self-reliance was cited three times more than expected, as a main influence. It can be seen from this table that as women cared for more children, the reason for returning being that their children were at an age that they were more self-reliant became more of an influence.

Figure 22 illustrates the number of women who answered the question that an influencer to their return was their children were at an age when they were more self-reliant, in relation to the age of the women at the point of return. It can be seen that women between the ages of 30 and 40 felt that this was not an influence on their return to work.

Figure 22. *Age of women and influencers on decision to return, children at an age when they are more self-reliant*

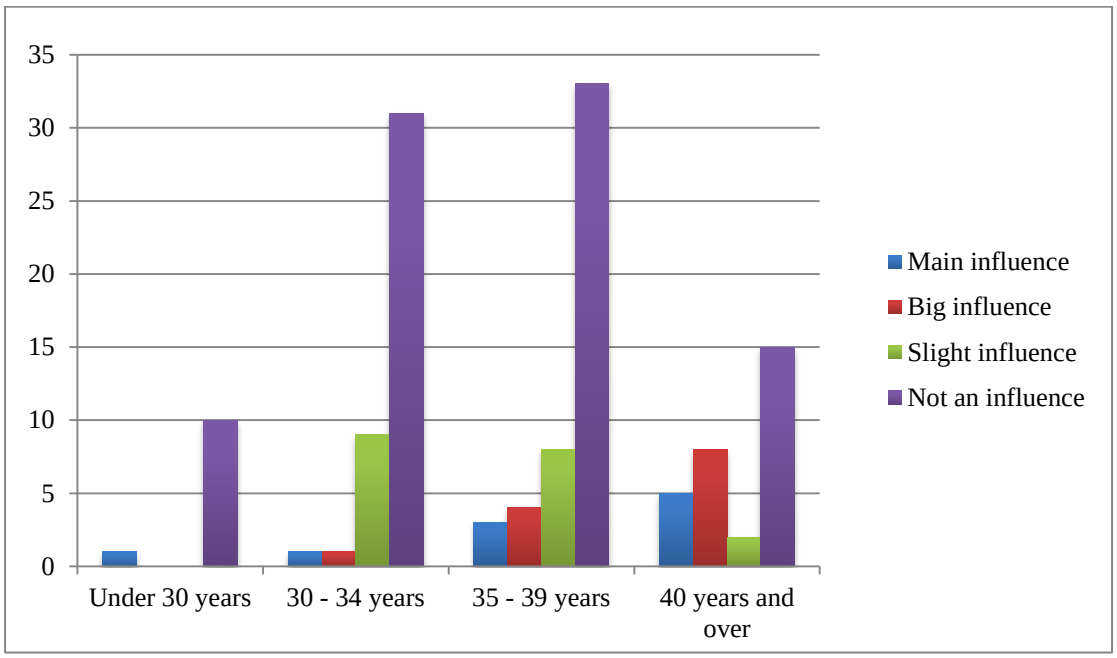


Table 4.9. *Children being at an age when they were more self-reliant in relation to age of the women at the point of return*

Test Statistics[a,b]

	Q17 Influencers on decision to return - Children at an age when they are more self-reliant
Chi-Square	13.069
Df	4
Asymp. Sig.	.011

a. Kruskal Wallis Test
b. Grouping Variable: Q11 Age of respondent at point of return

Table 4.10. *Mean ranking - children being at an age when they were more self-reliant in relation to age of the women at the point of return*

Ranks

	Q11 Age of respondent at point of return	N	Mean Rank
Q17 Influencers on decision to return - Children at an age when they are more self-reliant	Up to 25 years	2	46.25
	25 – 29 years	9	87.00
	30 – 34 years	42	71.82
	35 – 39 years	48	67.07
	40 years and over	30	51.15
	Total	131	

Tables 4.9 and 4.10 illustrate that there was also a relationship between the women's ages at the point of their return and the factor of their children being at an age when they were more self-reliant. The least number of women who stated this were between 25 and 29 years old and the most were up to 25 years old.

Table 4.11. *Cross tabulation of returning due to children being at an age when they were more self-reliant and the age of women at the point of return.*

			1 A main influence	2 A big influence	3 A slight influence	4 Not an influence	Total
Age of respondent at point of return	1 Up to 25 years	Count	1	0	0	1	2
		Expected Count	.2	.2	.3	1.4	2.0
		% Age of respondent at point of return	50.0%	0.0%	0.0%	50.0%	100.0%
		% Influencer	10.0%	0.0%	0.0%	1.1%	1.5%
	2 25 - 29 years	Count	0	0	0	9	9
		Expected Count	.7	.9	1.3	6.1	9.0
		% Age of respondent at point of return	0.0%	0.0%	0.0%	100.0%	100.0%
		% Influencer	0.0%	0.0%	0.0%	10.1%	6.9%
	3 30 - 34 years	Count	1	1	9	31	42
		Expected Count	3.2	4.2	6.1	28.5	42.0
		% Age of respondent at point of return	2.4%	2.4%	21.4%	73.8%	100.0%
		% Influencer	10.0%	7.7%	47.4%	34.8%	32.1%
	4 35 - 39 years	Count	3	4	8	33	48
		Expected Count	3.7	4.8	7.0	32.6	48.0
		% Age of respondent at point of return	6.3%	8.3%	16.7%	68.8%	100.0%
		% Influencer	30.0%	30.8%	42.1%	37.1%	36.6%
	5 40 years and over	Count	5	8	2	15	30
		Expected Count	2.3	3.0	4.4	20.4	30.0
		% Age of respondent at point of return	16.7%	26.7%	6.7%	50.0%	100.0%
		% Influencer	50.0%	61.5%	10.5%	16.9%	22.9%
Total		Count	10	13	19	89	131
		Expected Count	10.0	13.0	19.0	89.0	131.0
		% Age of respondent at point of return	7.6%	9.9%	14.5%	67.9%	100.0%
		% Influencer	100.0%	100.0%	100.0%	100.0%	100.0%

Table 4.11 is a contingency table which illustrates the group variable i.e. the reason for returning being children being at an age when they were more self-reliant against the next characteristic of interest, which is the age of the women at their point of return to the workforce. This shows all ages, and Table 4.12 shows the lowest two ages (up to 25 and up to 30 years) combined due to the low number of respondents who were up to 25 years old.

It can be seen for the 25 – 29 age group, that the expected distribution was not as expected as each respondent said that this variable was not an influence in their decision making process when they returned. For the 30 – 34 age group a lower number of expected responses was received for self-reliance being a main or big influence and a higher level of response was received for self-reliance not being an influence.

The 35 – 39 age group was broadly in line with the expected distribution and for the over 40 group more respondents than expected cited self-reliance as a main or a big influence and less respondents than expected cited this as a slight influence or not an influence.

These contingency tables illustrate that the lower numbers of younger women (under 35) cited returning due to children being at an age when they were more self-reliant than could be expected. Therefore, this was not part of their decision making process. For the older women (over 40) this was a major part of their decision to return to the workplace.

Table 4.12. *Cross tabulation - children being at an age when they were more self-reliant and the age of women at the point of return with up to ages 25 and 30 combined*

Age at Return Recoded * Q17 Influencers on decision to return - Children at an age when they are more self-reliant Crosstabulation

			Q17 Influencers on decision to return - Children at an age when they are more self-reliant				
			1 A main influence	2 A big influence	3 A slight influence	4 Not an influence	Total
Age at Return Recoded	2 Up to Age 30	Count	1	0	0	10	11
		Expected Count	.8	1.1	1.6	7.5	11.0
		% of Total	0.8%	0.0%	0.0%	7.6%	8.4%
	3 30 - 34 years old	Count	1	1	9	31	42
		Expected Count	3.2	4.2	6.1	28.5	42.0
		% of Total	0.8%	0.8%	6.9%	23.7%	32.1%
	4 35 - 39 years old	Count	3	4	8	33	48
		Expected Count	3.7	4.8	7.0	32.6	48.0
		% of Total	2.3%	3.1%	6.1%	25.2%	36.6%
	5 40 years and over	Count	5	8	2	15	30
		Expected Count	2.3	3.0	4.4	20.4	30.0
		% of Total	3.8%	6.1%	1.5%	11.5%	22.9%
Total		Count	10	13	19	89	131
		Expected Count	10.0	13.0	19.0	89.0	131.0
		% of Total	7.6%	9.9%	14.5%	67.9%	100.0%

When the ages of the women were re-categorised to combine those returning under 25 years of age and between 25 and 29 years of age there remains a relationship between the variables (Table 4.12).

Table 4.13. *Children being at an age when they were more self-reliant in relation to age of the women at the point of return, with combined ages up to 30 years' old*

Test Statistics[a,b]

	Q17 Influencers on decision to return - Children at an age when they are more self-reliant
Chi-Square	10.304
Df	3
Asymp. Sig.	.016

a. Kruskal Wallis Test
b. Grouping Variable: Q11 with Under 30 Combined

Table 4.14. *Mean rank - children being at an age when they were more self-reliant in relation to age of the women at the point of return, with combined ages up to 30 years' old*

Ranks

	Q11 with Under 30 Combined	N	Mean Rank
Q17 Influencers on decision to return - Children at an age when they are more self-reliant	Up to 30 years	11	79.59
	30 - 34 years	42	71.82
	35 - 39 years	48	67.07
	40 years and over	30	51.15
	Total	131	

Following this re-categorisation, the mean ranks change. Most women who cited this as an influencer were aged 40 years and over and the women felt this was not an influencer were aged up 30. It could be assumed that the older the women are when they return to the workplace, the older their children are, therefore those children are more self-reliant. The results from these tests support this train of thought.

Table 4.15. *Children being at an age when they were more self-reliant in relation to the length of the most recent career interruption*

Test Statistics[a,b]

	Q17 Influencers on decision to return - Children at an age when they are more self-reliant
Chi-Square	26.725
Df	4
Asymp. Sig.	.000

a. Kruskal Wallis Test
b. Grouping Variable: Q5 Length of Most Recent Gap

Table 4.16. *Mean rank - children being at an age when they were more self-reliant in relation to the length of the most recent career interruption*

Ranks

	Q5 Length of Most Recent Gap	N	Mean Rank
Q17 Influencers on decision to return - Children at an age when they are more self-reliant	Under 1 year	61	55.35
	1 to 2 years	15	47.90
	2 to 3 years	4	51.25
	3 to 4 years	4	22.25
	Over 4 years	12	22.25
	Total	96	

Again, a relationship was found with the self-reliance response when considering the length of the most recent career gap. Most positive respondents to this question had a career gap of over three years. This is significant as the children would be older with mothers with these longer career gaps. The group of women who felt children being increasingly self-reliant was not an influence had a career interruption of under one year. A career gap of less than 1 year would suggest that at least one child was around one year of age, which is not usually an age that is identified as being self-reliant.

Table 4.17. *Cross tabulation - children at an age when more self-reliant and length of most recent career interruption*

Q5 Length of Most Recent Gap * Q17 Influencers on decision to return - Children at an age when they are more self-reliant Crosstabulation

			Q17 Influencers on decision to return - Children at an age when they are more self-reliant				
			1 A main influence	2 A big influence	3 A slight influence	4 Not an influence	Total
Q5 Length of Most Recent Gap	1 Up to 1 year	Count	1	1	10	49	61
		Expected Count	6.4	5.1	7.6	41.9	61.0
		% of Total	1.0%	1.0%	10.4%	51.0%	63.5%
	2 1 - 2 years	Count	1	2	2	10	15
		Expected Count	1.6	1.3	1.9	10.3	15.0
		% of Total	1.0%	2.1%	2.1%	10.4%	15.6%
	3 2 - 3 years	Count	0	1	0	3	4
		Expected Count	.4	.3	.5	2.8	4.0
		% of Total	0.0%	1.0%	0.0%	3.1%	4.2%
	4 3 - 4 years	Count	2	1	0	1	4
		Expected Count	.4	.3	.5	2.8	4.0
		% of Total	2.1%	1.0%	0.0%	1.0%	4.2%
	5 Over 4 years	Count	6	3	0	3	12
		Expected Count	1.3	1.0	1.5	8.3	12.0
		% of Total	6.2%	3.1%	0.0%	3.1%	12.5%
Total		Count	10	8	12	66	96
		Expected Count	10.0	8.0	12.0	66.0	96.0
		% of Total	10.4%	8.3%	12.5%	68.8%	100.0%

Tables 4.17 is a contingency table which illustrates the group variable i.e. the reason for returning being children at an age when they were more self-reliant against the next characteristic of interest, which is the length of the most recent career gap.

It can be seen that for women with a career gap of less than one year, a lower number than expected cited this as a main or a big influence on their decision to return and more women than expected cited this as not an influence or a slight influence. For women who had career gaps of one – two years and two – three years, the distribution was broadly in line with expectations. There was a marked skew away from the expected distribution for women whose latest career gap was over four years. More women than expected cited children being at an age when they were more self-reliant as a main or a big influence and fewer women than expected cited this as not an influence or a slight influence.

4.5.2. Long-term career aspirations

When the chi square test was conducted with the level of education of the women, a relationship was found regarding women who stated that a main influencer on their decision to return was their long term career aspirations (Table 4.18).

Table 4.18. *Level of education in relation to long term career aspirations, enjoyment of working and children being at an age when their lifestyles are more expensive*

Test Statistics[a,b]

	Q17 Influencers on decision to return - Long Term career aspirations	Q17 Influencers on decision to return - Enjoyment of working	Q17 Influencers on decision to return - Children at an age when their lifestyles more expensive
Chi-Square	11.482	10.846	12.758
Df	4	4	4
Asymp. Sig.	.022	.028	.013

a. Kruskal Wallis Test
b. Grouping Variable: Q28 Level of education

Table 4.19. *Mean rank - Level of education in relation to long-term career aspirations*

Ranks

	Q28 Level of education	N	Mean Rank
Q17 Influencers on decision to return - Long Term career aspirations	Up to A level or equivalent	29	81.19
	Up to First Degree or equivalent	40	74.69
	Up to Masters level, professional qualifications or equivalent	53	58.85
	Up to Doctorate level or equivalent	11	47.27
	GSCE Level or equivalent	1	64.00
	Total	134	

Table 4.19 illustrates that the majority of women who stated that their long term career aspirations were an influencer on their decision to return were educated up to Doctorate level. The group who cited this as an influencer the least were educated up to A level.

When the lowest levels of education (GSCE level and Up to A level) were removed and the tests re-run there remained a relationship between an influencer being long-term career aspirations and the education level of the women. Tables 4.20 and 4.21 show this significance. It can be seen that the highest number of women who stated that long term career aspirations was an influencer on their return remained the group who were educated up to doctorate level. This would suggest the higher the level of education of the women, the more important are their careers.

Table 4.20. *Level of education in relation to long term career aspirations, minus GCSE and A level*

	Q17 Influencers on decision to return - Long Term career aspirations
Chi-Square	6.258
Df	2
Asymp. Sig.	.044

a. Kruskal Wallis Test
b. Grouping Variable: Q28 Level of education

Table 4.21. *Mean rank - level of education in relation to long term career aspirations, minus GCSE and A level*

Ranks			
	Q28 Level of education	N	Mean Rank
Q17 Influencers on decision to return - Long Term career aspirations	Up to First Degree or equivalent	40	60.80
	Up to Masters level, professional qualifications or equivalent	53	48.85
	Up to Doctorate level or equivalent	11	39.91
	Total	104	

Table 4.22. *Cross tabulation of long term career aspirations and education level (GSCE and A level combined)*

Q28 GCSE and A-Level combined * Q17 Influencers on decision to return - Long Term career aspirations Crosstabulation

			1 A main influence	2 A big influence	3 A slight influence	4 Not an influence	
Q28 GCSE and A-Level combined	1 Up to A level or equivalent	Count	4	12	7	7	30
		Expected Count	9.4	9.6	6.3	4.7	30.0
		% of Total	3.0%	9.0%	5.2%	5.2%	22.4%
	2 Up to First Degree or equivalent	Count	11	10	10	9	40
		Expected Count	12.5	12.8	8.4	6.3	40.0
		% of Total	8.2%	7.5%	7.5%	6.7%	29.9%
	3 Up to Masters level, professional qualifications or equivalent	Count	21	18	9	5	53
		Expected Count	16.6	17.0	11.1	8.3	53.0
		% of Total	15.7%	13.4%	6.7%	3.7%	39.6%
	4 Up to Doctorate level or equivalent	Count	6	3	2	0	11
		Expected Count	3.4	3.5	2.3	1.7	11.0
		% of Total	4.5%	2.2%	1.5%	0.0%	8.2%
Total		Count	42	43	28	21	134
		Expected Count	42.0	43.0	28.0	21.0	134.0
		% of Total	31.3%	32.1%	20.9%	15.7%	100.0%

Table 4.22 is a contingency table which illustrates the group variable i.e. the reason for returning to the workforce being the long-term career aspirations of the respondent against one of the characteristics of interest; which in this case is the education level of the respondent. Once again, as the numbers of respondents with GCSE level education was low, this has been combined with the respondents with A level education.

Fewer than the expected number of respondents who were educated up to A level cited that long term career aspirations as a main influence on their decision to return. Responses from women who were educated to first degree level were broadly in line with the expected distribution. More women than expected that were educated to Masters level cited career aspirations as a main influence and fewer than expected stated that career aspirations were

not an influence. Again, with women educated to doctorate level there were more than expected citing career aspirations as a main influence.

This analysis shows that the higher education level of the women, the more the influence on their decision to return was for their long term career aspirations, which was at odds with the expected distributions.

4.5.3. Enjoyment of working

After further analysis, another relationship was found between the education level of the women and their enjoyment of working as a main influencer on their return (Tables 4.18 and 4.23).

Table 4.23. *Mean rank - level of education in relation to enjoyment of working*

Ranks

	Q28 Level of education	N	Mean Rank
Q17 Influencers on decision to return – Enjoyment of working	Up to A level or equivalent	29	86.33
	Up to First Degree or equivalent	41	65.96
	Up to Masters level, professional qualifications or equivalent	52	61.33
	Up to Doctorate level or equivalent	10	56.75
	GSCE Level or equivalent	1	40.25
	Total	133	

Most women who cited the enjoyment of working as an influencer on their return were educated up to GCSE level or equivalent and the group of women who cited the enjoyment of working as least important to their reasons for returning were educated to A level or equivalent.

When the lower education levels were removed (GCSE and A level or equivalent) Table 4.24 shows there was found to be no relationship between the women citing enjoyment of working and their education level.

Table 4.24. *Enjoyment of working in relation to level of education minus GCSE and A level*

	Q17 Influencers on decision to return - Enjoyment of working
Chi-Square	.450
Df	2
Asymp. Sig.	.799

a. Kruskal Wallis Test
b. Grouping Variable: Q28 Level of education

Table 4.25. *Cross tabulation - enjoyment of working and education level (GCSE and A level combined)*

Q28 GCSE and A-Level combined * Q17 Influencers on decision to return - Enjoyment of working Crosstabulation

			Q17 Influencers on decision to return - Enjoyment of working				
			1 A main influence	2 A big influence	3 A slight influence	4 Not an influence	Total
Q28 GCSE and A-Level combined	1 Up to A level or equivalent	Count	2	13	11	5	31
		Expected Count	8.6	11.1	7.4	3.9	31.0
		% of Total	1.5%	9.7%	8.2%	3.7%	23.1%
	2 Up to First Degree or equivalent	Count	15	11	6	9	41
		Expected Count	11.3	14.7	9.8	5.2	41.0
		% of Total	11.2%	8.2%	4.5%	6.7%	30.6%
	3 Up to Masters level, professional qualifications or equivalent	Count	17	19	13	3	52
		Expected Count	14.4	18.6	12.4	6.6	52.0
		% of Total	12.7%	14.2%	9.7%	2.2%	38.8%
	4 Up to Doctorate level or equivalent	Count	3	5	2	0	10
		Expected Count	2.8	3.6	2.4	1.3	10.0
		% of Total	2.2%	3.7%	1.5%	0.0%	7.5%
Total		Count	37	48	32	17	134
		Expected Count	37.0	48.0	32.0	17.0	134.0
		% of Total	27.6%	35.8%	23.9%	12.7%	100.0%

Table 4.25 is a contingency table which illustrates the group variable i.e. the reason for returning being the enjoyment of working against the characteristic of interest, which is the level of education of the woman. Again, the GCSE and A level respondents were grouped together.

It was found that women educated up to A level who cited that the enjoyment of working was a main influence on their return was significantly lower than the expected the distribution. Conversely, the number of women who said that their enjoyment of working was either a slight influence or no influence on their return was higher than the expected distribution.

For women educated up to First Degree level, the enjoyment of working not being an influencing factor on their decision to return was nearly twice as high as was the expected distribution. This 'no influence' factor was only half as high as expected for women educated

up to Masters level however more women at this level than the expected distribution cited the enjoyment of working as a main influence.

The expected distribution for women educated to doctorate level was broadly in line with the actual distribution although all women said that the enjoyment of working was at least a slight influence on their return.

The contingency table has shown for the lower education levels; the women's enjoyment of working was less of an influence upon their return. As the women's education level increased, the enjoyment of working became increasingly influential in their decision to return.

4.5.4. Children at an age when their lifestyles were more expensive

The chi square test did identify a relationship between the level of education and children being at an age when their lifestyles were more expensive (Tables 4.18 and 4.23).

Table 4.26. *Mean rank - lifestyles being more expensive in relation to education level*

	Q28 Level of education	N	Mean Rank
Q17 Influencers on decision to return – Children at an age when lifestyles more expensive	Up to A level or equivalent	29	51.64
	Up to First Degree or equivalent	41	71.88
	Up to Masters level, professional qualifications or equivalent	52	73.68
	Up to Doctorate level or equivalent	10	54.90
	GSCE Level or equivalent	1	86
	Total	133	

The highest number of women who felt that their children being at an age when their lifestyle was more expensive was an influencer on their return to work were educated to A level. The lowest number who felt this was an influencer were educated up to GCSE level.

Table 4.27. *Lifestyles being more expensive in relation to education level, minus GCSE and A Level*

	Q17 Influencers on decision to return - Children at an age when their lifestyles more expensive
Chi-Square	4.130
Df	2
Asymp. Sig.	.127

a. Kruskal Wallis Test
b. Grouping Variable: Q28 Level of education

Table 4.27 shows that once women who were educated to GCSE and A level were removed from the calculations, there was no relationship found between the level of education and women returning due to their children being at an age when their lifestyles were more expensive.

Table 4.28. *Cross tabulation - lifestyles were more expensive and education level, GCSE and A level combined*

Q28 GCSE and A-Level combined * Q17 Influencers on decision to return - Children at an age when their lifestyles more expensive Crosstabulation

			Q17 Influencers on decision to return - Children at an age when their lifestyles more expensive				
			1 A main influence	2 A big influence	3 A slight influence	4 Not an influence	Total
Q28 GCSE and A-Level combined	1 Up to A level or equivalent	Count	2	6	7	15	30
		Expected Count	2.0	2.0	4.5	21.4	30.0
		% of Total	1.5%	4.5%	5.3%	11.3%	22.6%
	2 Up to First Degree or equivalent	Count	2	1	6	32	41
		Expected Count	2.8	2.8	6.2	29.3	41.0
		% of Total	1.5%	0.8%	4.5%	24.1%	30.8%
	3 Up to Masters level, professional qualifications or equivalent	Count	4	2	3	43	52
		Expected Count	3.5	3.5	7.8	37.1	52.0
		% of Total	3.0%	1.5%	2.3%	32.3%	39.1%
	4 Up to Doctorate level or equivalent	Count	1	0	4	5	10
		Expected Count	.7	.7	1.5	7.1	10.0
		% of Total	0.8%	0.0%	3.0%	3.8%	7.5%
Total		Count	9	9	20	95	133
		Expected Count	9.0	9.0	20.0	95.0	133.0
		% of Total	6.8%	6.8%	15.0%	71.4%	100.0%

Table 4.28 is a contingency table which illustrates the group variable i.e. the reason for returning being children at an age when their lifestyles were more expensive against the characteristic of interest, which again is the education level of the women.

For women educated up to A level fewer than expected said that their children being at an age when they were more expensive was not an influence and more women said it was a slight or a big influence than was expected. The results for women educated up to First degree level were broadly in line with the expected distribution levels and for the respondents educated to Masters level, more women than expected said this was not an influence on their return. For women at Doctorate level, more than the expected distribution cited their children being at an age when their lifestyles were more expensive was a slight influence.

This contingency table did not show too much skewness away from the expected levels of distribution. The main point to note was that the women at A level were at odds with the distribution and this was a bigger influence than expected.

5. Summary

Research question 1 centred around the women's reasons for returning to the workplace at their most recent point. The statements covered financial considerations, personal factors and working patterns that were drawn from previous academic research and professional services research and were compared to various variables including education level, age of the children and age of the women at the point of return to the workplace. Overall women returned due to financial considerations, both short and long term. Child centric reasons were largely deemed not an influence on the women's return to the workplace. As part of this analysis the responses were built into the conceptual framework.

CHAPTER 5.

Research Question 2

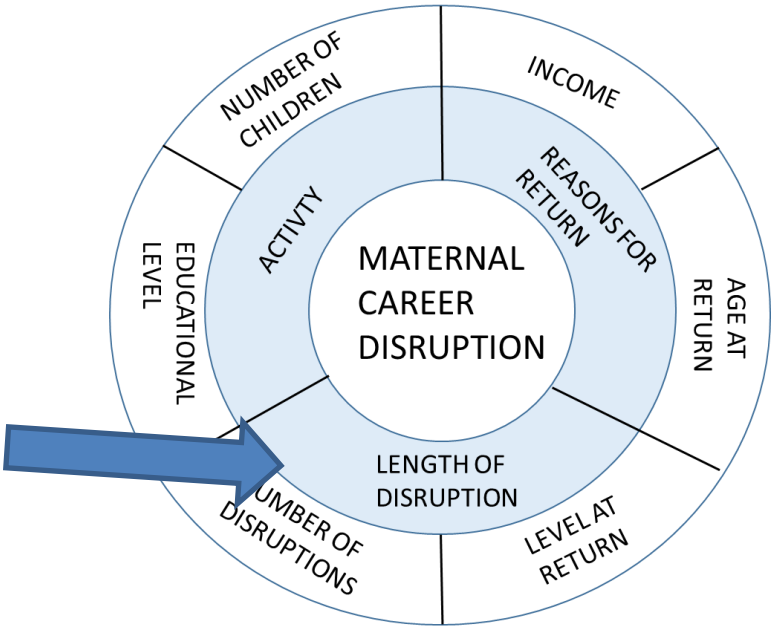
In what ways does the length of career interruption affect the women's re-entry to the workforce?

1. Introduction

This chapter reviews, analyses and manipulates the data for research question 2. Firstly there is an explanation of the terminology used within the question, then there is an overview of the responses to the question in relation to previous academic and professional business research. This is followed by an examination of data in respect of each variable and a discussion regarding the observable differences found.

Research question 2 addresses the section of the conceptual framework which asks in what way does the length of career interruption affect the women's re-entry to the workforce, see Figure 23.

Figure 23. *Maternal Career Disruption – Conceptual Framework*



The 139 respondents were asked how long, in total, they had left the paid workforce for. As one of the pre-qualification questions confirmed that they had left the workforce for more than 3 months, it was given that all career disruptions were for more than 3 months. Respondents were given five options and could choose only one:

- 0 – 12 months
- 13 – 24 months
- 25 – 36 months
- 37 – 48 months
- 4+ years

The women were then asked how many separate periods of absence were included in this total, if they had taken more than one break from the paid workforce and how long was the most recent gap. Again, the respondents were given the five options above.

2. Overview of comparisons

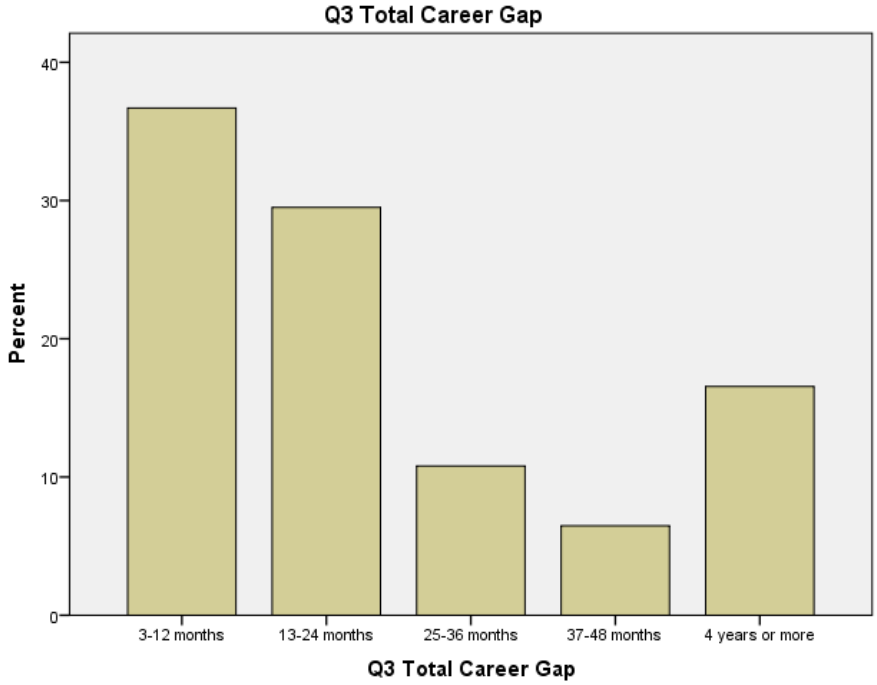
Of the 139 respondents, all answered the question on their total career gap. Table 5.1 shows that most women (37%) had a total career gap of between 3 and 12 months, followed by 30% who had a 13 – 24 month gap. Figure 28 illustrates the spike of women whose career gap was 4 years or more. Over half of all respondents had a total career gap of below 24 months.

Table 5.1. *Total career gap of respondents*

Q3 Total Career Gap

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 3-12 months	51	36.7	36.7	36.7
	2 13-24 months	41	29.5	29.5	66.2
	3 25-36 months	15	10.8	10.8	77.0
	4 37-48 months	9	6.5	6.5	83.5
	5 4 years or more	23	16.5	16.5	100.0
	Total	139	100.0	100.0	

Figure 24. *Total career gap of respondents*



Respondents were also asked how many separate periods of absence were included in their total career gap. Table 5.2 shows that 80% of women had either 1 or 2 periods of absence, split evenly. Next, 14% had 3 separate periods. The lowest number of women had 4 or more periods of absence.

Table 5.2. *Number of separate periods of absence within total career gap*

Q4 Number of Separate Periods

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 1 period of absence	55	39.6	40.1	40.1
	2 2 periods of absence	55	39.6	40.1	80.3
	3 3 periods of absence	19	13.7	13.9	94.2
	4 4 or more periods of absence	8	5.8	5.8	100.0
	Total	137	98.6	100.0	
Missing	99	2	1.4		
Total		139	100.0		

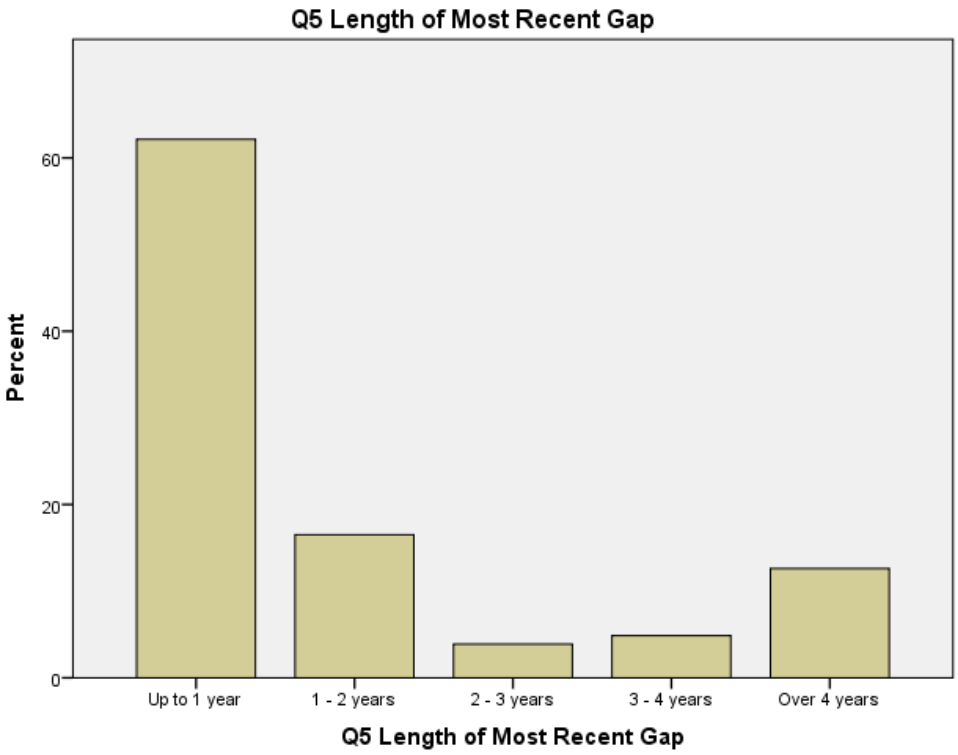
Table 5.3 illustrates the length of the most recent career interruption. Over a quarter (26%) of the 139 respondents did not answer this question. Of the respondents who did answer the question the most popular length of most career gap was up to 1 year, with 62% of respondents, followed by 17% with a career gap of 1 – 2 years. The spike seen in Figure 24 was mirrored in this output with 13% having a most recent career gap of over 4 years (see Figure 25).

Table 5.3. *Length of most recent career gap*

Q5 Length of Most Recent Gap

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Up to 1 year	64	46.0	62.1	62.1
	2 1 - 2 years	17	12.2	16.5	78.6
	3 2 - 3 years	4	2.9	3.9	82.5
	4 3 - 4 years	5	3.6	4.9	87.4
	5 Over 4 years	13	9.4	12.6	100.0
	Total	103	74.1	100.0	
Missing	99	36	25.9		
Total		139	100.0		

Figure 25. *Length of most recent career gap*



3. Previous research

There is limited previous academic research into the length of women's career interruptions either inside or outside of the UK. Jacobs (1999) undertook a comparison of the occupational status of women and men, which did study gaps but not specifically the lengths of gap. The main findings of the study were that despite the increase in women's qualifications and the proportion of women in the workforce, their human capital had not greatly increased although their careers had become increasingly variable. It was shown that women's careers were increasingly affected by discontinuity and part-time employment and that women were increasingly affected by breaks for childbirth if the breaks are followed, as they mainly are, by part-time employment which could lead to the polarization of the female workforce.

In Chapter 2 it was discussed how Spivey (2005) explored how non-employment spells affected pay and found statistically significant interruptions were more numerous for women than men and that future career interruptions affected current investment in human capital for both men and women. The wage effect of the timing of the experience corresponded closely with the wage effects of the length of interruption. Spivey examined gender differences in the career dynamics of MBAs and found three factors that could explain the large and rising gender pay gap, one of which was that gender differences in career interruptions combined with large earning losses associated with any career interruptions of six months or more. Spivey found that the adverse impact of children on employment and earnings was not found for female MBAs with lower earning husbands. Spivey asserted that female MBAs often had husbands with higher earnings than female PhDs and MDs (Medical Doctor) allowing them the luxury to slow down in the job market and spend more time bringing up their children.

4. General observations

Contingency tables were used to look more closely at the group variable in this research question, i.e. the total career gap and compared against the characteristics of interest. Along with these cross tabulations, the chi square test was also run in order to determine whether there were any determinable differences in responses. As we have seen, the chi square statistic establishes whether two nominal variables are independent or not. Statistically significant results are indicated by an 'Asymp. Significance' value below 0.05. During the first running of these tests however all had at least one expected count of less than 5 which was too low for the results to be an accurate analysis. Some of the raw data was therefore combined in order for the chi square tests to be run again.

4.1 Working patterns

Table 5.4 shows the total career gap of the women compared to the responses to the question about whether they returned to the same working pattern at their latest point of return. It can be seen that the results were broadly in line with the expected distribution. 59% did not return to the same working pattern and 41% did. Most of the women who returned to a different working had a total career gap of 3 – 12 months (38%), this was followed by 27% for women with a total career gap of 13 – 24 months and then 20% for women with a total career gap of 4 years or more. This is the total career gap category where the most variation was from the expected distribution. Less women returned to a different working pattern than was expected and more women returned to the same pattern than was expected. This indicates that with a total career gap of a considerable length (i.e. over 4 years) women were mainly returning to a different working pattern.

Table 5.4. *Cross tabulation - total career gap and whether the women returned to the same working pattern.*

Q3 Total Career Gap * Q16 Did you return to the same working pattern? Crosstabulation

			Q16 Did you return to the same working pattern?		
			1 Yes	2 No	Total
Q3 Total Career Gap	1 3-12 months	Count	20	31	51
		Expected Count	20.9	30.1	51.0
		% within Q3 Total Career Gap	39.2%	60.8%	100.0%
		% within Q16 Did you return to the same working pattern?	35.1%	37.8%	36.7%
		% of Total	14.4%	22.3%	36.7%
	2 13-24 months	Count	19	22	41
		Expected Count	16.8	24.2	41.0
		% within Q3 Total Career Gap	46.3%	53.7%	100.0%
		% within Q16 Did you return to the same working pattern?	33.3%	26.8%	29.5%
		% of Total	13.7%	15.8%	29.5%
	3 25-36 months	Count	6	9	15
		Expected Count	6.2	8.8	15.0
		% within Q3 Total Career Gap	40.0%	60.0%	100.0%
		% within Q16 Did you return to the same working pattern?	10.5%	11.0%	10.8%
		% of Total	4.3%	6.5%	10.8%
	4 37-48 months	Count	5	4	9
		Expected Count	3.7	5.3	9.0
		% within Q3 Total Career Gap	55.6%	44.4%	100.0%
		% within Q16 Did you return to the same working pattern?	8.8%	4.9%	6.5%
		% of Total	3.6%	2.9%	6.5%
	5 4 years or more	Count	7	16	23
		Expected Count	9.4	13.6	23.0
		% within Q3 Total Career Gap	30.4%	69.6%	100.0%
		% within Q16 Did you return to the same working pattern?	12.3%	19.5%	16.5%
		% of Total	5.0%	11.5%	16.5%
Total		Count	57	82	139
		Expected Count	57.0	82.0	139.0
		% within Q3 Total Career Gap	41.0%	59.0%	100.0%
		% within Q16 Did you return to the same working pattern?	100.0%	100.0%	100.0%
		% of Total	41.0%	59.0%	100.0%

4.2 Number of children

Table 5.5 is a contingency table showing the total career gap compared to the number of children cared for by the women. Most women who had a career gap of 3 – 12 months had one child (50%) followed by two children (45%) then split evenly for three or more children. The most notable stray away from the expected distribution in this table was the count for women having one child, as statistically significantly more women than expected had one child in this total career gap category. This could be understandable if the majority of women who answered this survey cared for one child. Women who were away from the workforce the longest, i.e. over 4 years mostly had 2 children, which was slightly more than the expected distribution.

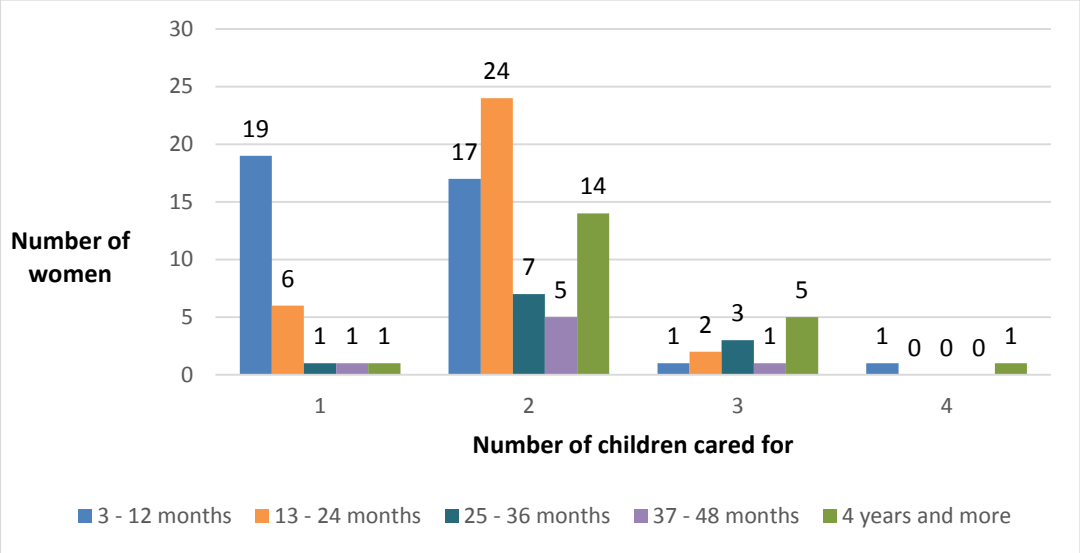
Women caring for three children mainly had a total career gap of 4 years or more (42%), followed by 25 - 36 months (25%), and 13 – 24 months (17%). The number of women with four or more children was very low and therefore difficult to analyse with any great certainty.

Table 5.5. *Cross tabulation - total career gap and number of children cared for*

Q3 Total Career Gap * Q7 Number of children cared for Crosstabulation

			Q7 Number of children cared for				
			1 One child	2 2 Children	3 3 Children	4 4 Children	Total
Q3 Total Career Gap	1 3-12 months	Count	19	17	1	1	38
		Expected Count	9.8	23.4	4.2	.7	38.0
		% within Q3 Total Career Gap	50.0%	44.7%	2.6%	2.6%	100.0%
		% within Q7 Number of children cared for	67.9%	25.4%	8.3%	50.0%	34.9%
		% of Total	17.4%	15.6%	0.9%	0.9%	34.9%
	2 13-24 months	Count	6	24	2	0	32
		Expected Count	8.2	19.7	3.5	.6	32.0
		% within Q3 Total Career Gap	18.8%	75.0%	6.2%	0.0%	100.0%
		% within Q7 Number of children cared for	21.4%	35.8%	16.7%	0.0%	29.4%
		% of Total	5.5%	22.0%	1.8%	0.0%	29.4%
	3 25-36 months	Count	1	7	3	0	11
		Expected Count	2.8	6.8	1.2	.2	11.0
		% within Q3 Total Career Gap	9.1%	63.6%	27.3%	0.0%	100.0%
		% within Q7 Number of children cared for	3.6%	10.4%	25.0%	0.0%	10.1%
		% of Total	0.9%	6.4%	2.8%	0.0%	10.1%
	4 37-48 months	Count	1	5	1	0	7
		Expected Count	1.8	4.3	.8	.1	7.0
		% within Q3 Total Career Gap	14.3%	71.4%	14.3%	0.0%	100.0%
		% within Q7 Number of children cared for	3.6%	7.5%	8.3%	0.0%	6.4%
		% of Total	0.9%	4.6%	0.9%	0.0%	6.4%
	5 4 years or more	Count	1	14	5	1	21
		Expected Count	5.4	12.9	2.3	.4	21.0
		% within Q3 Total Career Gap	4.8%	66.7%	23.8%	4.8%	100.0%
		% within Q7 Number of children cared for	3.6%	20.9%	41.7%	50.0%	19.3%
		% of Total	0.9%	12.8%	4.6%	0.9%	19.3%
Total		Count	28	67	12	2	109
		Expected Count	28.0	67.0	12.0	2.0	109.0
		% within Q3 Total Career Gap	25.7%	61.5%	11.0%	1.8%	100.0%
		% within Q7 Number of children cared for	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	25.7%	61.5%	11.0%	1.8%	100.0%

Figure 26. *Total career gap compared with the number of children cared for*



4.3 Age of the women

Table 5.6 shows the contingency table for the total career gap compared to the age of the respondent when she first left the workforce. The distributions were broadly in line with expectations.

Most women who had a career gap of 3 – 12 months were aged 30 – 34 years when they first left the workforce. This was 44% of the total respondents. Most women who had a career gap of 4 years or more were also aged 30 – 34 years (39%).

Turning to the specific ages of the women, the women up to the age of 25 mostly were split evenly between having total career gaps of 3 – 12 months, 13 – 24 months and 4 years or more.

Less women who were aged 25 – 29 years than statistically expected had career gaps of 3 – 12 months and 13 – 24 months. Which were the most popular career gaps for this age group. This meant that more than expected women had career gaps of the longer categories such as 25 – 36 months and 37 – 48 months.

Women who were aged 30 – 34 years were largely in line with the expected distributions from the contingency table analysis, except for women who had gaps of 37 – 48 months which was times lower than expected.

The age group 35 – 39 was once again broadly in line with statistical expectations, except for women who had gaps of 3 – 12 months, which was almost twice the number of women as expected.

The eldest age group, 40 years and over was the smallest age group and had a distribution which was broadly as expected. None of the women of this age range had a career gap of 25 – 36 or 37 – 48 months.

Table 5.6. *Cross tabulation - total career gap and age when the respondent first left the workforce*

Q3 Total Career Gap * Q8 Age when respondent first left the workforce Crosstabulation

			Q8 Age when respondent first left the workforce					
			1 Up to Age 25	2 25 - 29 years old	3 30 - 34 years old	4 35 - 39 years old	5 40 years and over	Total
Q3 Total Career Gap	1 3-12 months	Count	3	11	22	11	3	50
		Expected Count	4.0	14.1	22.1	6.9	2.9	50.0
		% within Q3 Total Career Gap	6.0%	22.0%	44.0%	22.0%	6.0%	100.0%
		% within Q8 Age when respondent first left the workforce	27.3%	28.2%	36.1%	57.9%	37.5%	36.2%
		% of Total	2.2%	8.0%	15.9%	8.0%	2.2%	36.2%
	2 13-24 months	Count	3	11	21	3	3	41
		Expected Count	3.3	11.6	18.1	5.6	2.4	41.0
		% within Q3 Total Career Gap	7.3%	26.8%	51.2%	7.3%	7.3%	100.0%
		% within Q8 Age when respondent first left the workforce	27.3%	28.2%	34.4%	15.8%	37.5%	29.7%
		% of Total	2.2%	8.0%	15.2%	2.2%	2.2%	29.7%
	3 25-36 months	Count	0	6	8	1	0	15
		Expected Count	1.2	4.2	6.6	2.1	.9	15.0
		% within Q3 Total Career Gap	0.0%	40.0%	53.3%	6.7%	0.0%	100.0%
		% within Q8 Age when respondent first left the workforce	0.0%	15.4%	13.1%	5.3%	0.0%	10.9%
		% of Total	0.0%	4.3%	5.8%	0.7%	0.0%	10.9%
	4 37-48 months	Count	2	5	1	1	0	9
		Expected Count	.7	2.5	4.0	1.2	.5	9.0
		% within Q3 Total Career Gap	22.2%	55.6%	11.1%	11.1%	0.0%	100.0%
		% within Q8 Age when respondent first left the workforce	18.2%	12.8%	1.6%	5.3%	0.0%	6.5%
		% of Total	1.4%	3.6%	0.7%	0.7%	0.0%	6.5%
	5 4 years or more	Count	3	6	9	3	2	23
		Expected Count	1.8	6.5	10.2	3.2	1.3	23.0
		% within Q3 Total Career Gap	13.0%	26.1%	39.1%	13.0%	8.7%	100.0%
		% within Q8 Age when respondent first left the workforce	27.3%	15.4%	14.8%	15.8%	25.0%	16.7%
		% of Total	2.2%	4.3%	6.5%	2.2%	1.4%	16.7%
Total		Count	11	39	61	19	8	138
		Expected Count	11.0	39.0	61.0	19.0	8.0	138.0
		% within Q3 Total Career Gap	8.0%	28.3%	44.2%	13.8%	5.8%	100.0%
		% within Q8 Age when respondent first left the workforce	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	8.0%	28.3%	44.2%	13.8%	5.8%	100.0%

Table 5.7 is a contingency table showing the total career gap and the response split against the age of the women at the point of return to the workforce. We can see here that most women who had a career gap of 3 – 12 months were aged 30 – 34 at their point of return, followed by 30 – 34 years, 40 years or over, 25 – 29 years and finally under 25 years. Of the women who had a career gap of 13 – 24 months, the exact same pattern was repeated.

Most women who had a career gap of 25 – 36 months were aged 35 – 39 years (60%) and the remaining 40% was split evenly between women aged 30 – 34 years and 40 and over.

Women who had a career gap of 37 – 48 months were split evenly between 35 – 39 years and 40 and over. Of the 23 women who had a career gap of 4 years or more, just under half (11) were aged 40 or over.

When the distributions are looked at holistically, it can be seen that it is not the case that the older the women are, the longer the career gap.

Table 5.7. *Cross Tabulation - total career gap and age when the respondent returned to the workforce*

Q3 Total Career Gap * Q11 Age of respondent at point of return Crosstabulation

			Q11 Age of respondent at point of return					
			1 Up to 25 years	2 25 - 29 years	3 30 - 34 years	4 35 - 39 years	5 40 years and over	Total
Q3 Total Career Gap	1 3-12 months	Count	2	4	21	18	6	51
		Expected Count	.7	3.7	15.9	19.2	11.5	51.0
		% within Q3 Total Career Gap	3.9%	7.8%	41.2%	35.3%	11.8%	100.0%
		% within Q11 Age of respondent at point of return	100.0%	40.0%	48.8%	34.6%	19.4%	37.0%
		% of Total	1.4%	2.9%	15.2%	13.0%	4.3%	37.0%
	2 13-24 months	Count	0	4	15	13	8	40
		Expected Count	.6	2.9	12.5	15.1	9.0	40.0
		% within Q3 Total Career Gap	0.0%	10.0%	37.5%	32.5%	20.0%	100.0%
		% within Q11 Age of respondent at point of return	0.0%	40.0%	34.9%	25.0%	25.8%	29.0%
		% of Total	0.0%	2.9%	10.9%	9.4%	5.8%	29.0%
	3 25-36 months	Count	0	0	3	9	3	15
		Expected Count	.2	1.1	4.7	5.7	3.4	15.0
		% within Q3 Total Career Gap	0.0%	0.0%	20.0%	60.0%	20.0%	100.0%
		% within Q11 Age of respondent at point of return	0.0%	0.0%	7.0%	17.3%	9.7%	10.9%
		% of Total	0.0%	0.0%	2.2%	6.5%	2.2%	10.9%
	4 37-48 months	Count	0	2	1	3	3	9
		Expected Count	.1	.7	2.8	3.4	2.0	9.0
		% within Q3 Total Career Gap	0.0%	22.2%	11.1%	33.3%	33.3%	100.0%
		% within Q11 Age of respondent at point of return	0.0%	20.0%	2.3%	5.8%	9.7%	6.5%
		% of Total	0.0%	1.4%	0.7%	2.2%	2.2%	6.5%
	5 4 years or more	Count	0	0	3	9	11	23
		Expected Count	.3	1.7	7.2	8.7	5.2	23.0
		% within Q3 Total Career Gap	0.0%	0.0%	13.0%	39.1%	47.8%	100.0%
		% within Q11 Age of respondent at point of return	0.0%	0.0%	7.0%	17.3%	35.5%	16.7%
		% of Total	0.0%	0.0%	2.2%	6.5%	8.0%	16.7%
Total		Count	2	10	43	52	31	138
		Expected Count	2.0	10.0	43.0	52.0	31.0	138.0
		% within Q3 Total Career Gap	1.4%	7.2%	31.2%	37.7%	22.5%	100.0%
		% within Q11 Age of respondent at point of return	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	1.4%	7.2%	31.2%	37.7%	22.5%	100.0%

4.4. Personal and household income

Table 5.8 shows the contingency table for the total career gap and the women's own personal income at the point that they left the workforce. It can be seen that most of the women that had a total career gap of 3 – 12 months had a personal income of £21k - £30k (33%). This

was followed by women who earned £31k to £50k. Although the number of women with a personal income of over £100k was small (6 women), half of them had a total career break of 3 – 12 months. Seemingly showing that women with earnings in the top echelons go straight back to work after having children.

Of the 39 women who had a total career gap of 13 – 24 months, most had a personal income of £31k - £50k (33%), this was closely followed by 31% who had a personal income of £21k - £30k. The next highest was 18% with women who earned £51k - £75k per year.

Women who had a total career gap of 25 – 36 months were broadly in line with the statistical distribution of the contingency table, however the women who had a total career gap of 37 – 48 months was not as expected. Two thirds of the women who had this length of career gap earned less than £20k when they left the workforce.

Turning to the career gaps of 4 or more years, the majority (nearly 44%) had a personal income of £21k - £30k, followed by £31k to £50k (26%). Only 4% which equated to 1 person each had a personal income of the remaining higher monetary categories; £51k - £75k, £76 - £100k and over £101k.

When the levels of personal income are analysed, the women who had lower income levels (less than £20k) mainly left the workforce for 3 – 12 months, and women at the other end of

the income scale (£101k and over) also mainly left the workforce for 3 – 12 months. This was the same for women who earned £21k - £30k (around the national average of £27k).

The next earnings category saw women earning £31k - £50k and most (34%) having a total career gap of 13 – 24 months. As the personal income grew to £51k - £75k the main career gaps were split at 44% each for 3 – 12 months and 13 – 24 months. The figure remains high for women having a career gap of 3 – 12 months as the personal income continues to grow. Half of all of women earning this amount took the least amount of time off – 3 – 12 months. And at the highest personal income level, £101k and over, 50% of those women took 3 – 12 months away from the workplace.

Table 5.8. *Cross tabulation - total career gap and personal income at the point of leaving the workforce*

Q3 Total Career Gap * Q9 Personal income at point of leaving the workforce Crosstabulation

			Q9 Personal income at point of leaving the workforce						
			1 Less than £20k per year	2 £21k to £30k per year	3 £31k to £50k per year	4 £51k to £75k per year	5 £76k to £100k per year	6 £101k or more per year	Total
Q3 Total Career Gap	1 3-12 months	Count	7	17	12	7	5	3	51
		Expected Count	8.6	16.4	14.1	6.0	3.7	2.2	51.0
		% within Q3 Total Career Gap	13.7%	33.3%	23.5%	13.7%	9.8%	5.9%	100.0%
		% within Q9 Personal income at point of leaving the workforce	30.4%	38.6%	31.6%	43.8%	50.0%	50.0%	37.2%
		% of Total	5.1%	12.4%	8.8%	5.1%	3.6%	2.2%	37.2%
	2 13-24 months	Count	4	12	13	7	2	1	39
		Expected Count	6.5	12.5	10.8	4.6	2.8	1.7	39.0
		% within Q3 Total Career Gap	10.3%	30.8%	33.3%	17.9%	5.1%	2.6%	100.0%
		% within Q9 Personal income at point of leaving the workforce	17.4%	27.3%	34.2%	43.8%	20.0%	16.7%	28.5%
		% of Total	2.9%	8.8%	9.5%	5.1%	1.5%	0.7%	28.5%
	3 25-36 months	Count	2	4	6	1	2	0	15
		Expected Count	2.5	4.8	4.2	1.8	1.1	.7	15.0
		% within Q3 Total Career Gap	13.3%	26.7%	40.0%	6.7%	13.3%	0.0%	100.0%
		% within Q9 Personal income at point of leaving the workforce	8.7%	9.1%	15.8%	6.2%	20.0%	0.0%	10.9%
		% of Total	1.5%	2.9%	4.4%	0.7%	1.5%	0.0%	10.9%
	4 37-48 months	Count	6	1	1	0	0	1	9
		Expected Count	1.5	2.9	2.5	1.1	.7	.4	9.0
		% within Q3 Total Career Gap	66.7%	11.1%	11.1%	0.0%	0.0%	11.1%	100.0%
		% within Q9 Personal income at point of leaving the workforce	26.1%	2.3%	2.6%	0.0%	0.0%	16.7%	6.6%
		% of Total	4.4%	0.7%	0.7%	0.0%	0.0%	0.7%	6.6%
	5 4 years or more	Count	4	10	6	1	1	1	23
		Expected Count	3.9	7.4	6.4	2.7	1.7	1.0	23.0
		% within Q3 Total Career Gap	17.4%	43.5%	26.1%	4.3%	4.3%	4.3%	100.0%
		% within Q9 Personal income at point of leaving the workforce	17.4%	22.7%	15.8%	6.2%	10.0%	16.7%	16.8%
		% of Total	2.9%	7.3%	4.4%	0.7%	0.7%	0.7%	16.8%
Total		Count	23	44	38	16	10	6	137
		Expected Count	23.0	44.0	38.0	16.0	10.0	6.0	137.0
		% within Q3 Total Career Gap	16.8%	32.1%	27.7%	11.7%	7.3%	4.4%	100.0%
		% within Q9 Personal income at point of leaving the workforce	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	16.8%	32.1%	27.7%	11.7%	7.3%	4.4%	100.0%

Table 5.9 compares the total career gap of the women to their household income at the point of leaving the workforce. It can be seen that the responses were broadly in line with expectations. Most women's household income was £51k - £75k and this was closely followed £31k - £50k, then £101k or more.

Most women who had the shortest total career gaps, ie 3 – 12 months, had a household income of £51k - £75k (which was a third of all women who had this length of gap). Most women who had the longest career gaps had a household income of £75k - £100k per year (which again was a third of all of the women who had this length of gap).

Table 5.9. *Cross tabulation - total career gap and household income at the point of leaving the workforce*

Q3 Total Career Gap * Q9 Household income at point of leaving Crosstabulation

			Q9 Household income at point of leaving						
			1 Less than £20k per year	2 £21k to £30k per year	3 £31k to £50k per year	4 £51k to £75k per year	5 £76k to £100k per year	6 £101k or more per year	Total
Q3 Total Career Gap	1 3-12 months	Count	6	2	9	16	7	8	48
		Expected Count	4.0	5.1	10.1	10.8	8.3	9.7	48.0
		% within Q3 Total Career Gap	12.5%	4.2%	18.8%	33.3%	14.6%	16.7%	100.0%
		% within Q9 Household income at point of leaving	54.5%	14.3%	32.1%	53.3%	30.4%	29.6%	36.1%
		% of Total	4.5%	1.5%	6.8%	12.0%	5.3%	6.0%	36.1%
	2 13-24 months	Count	1	5	10	5	6	11	38
		Expected Count	3.1	4.0	8.0	8.6	6.6	7.7	38.0
		% within Q3 Total Career Gap	2.6%	13.2%	26.3%	13.2%	15.8%	28.9%	100.0%
		% within Q9 Household income at point of leaving	9.1%	35.7%	35.7%	16.7%	26.1%	40.7%	28.6%
		% of Total	0.8%	3.8%	7.5%	3.8%	4.5%	8.3%	28.6%
	3 25-36 months	Count	2	1	3	4	1	4	15
		Expected Count	1.2	1.6	3.2	3.4	2.6	3.0	15.0
		% within Q3 Total Career Gap	13.3%	6.7%	20.0%	26.7%	6.7%	26.7%	100.0%
		% within Q9 Household income at point of leaving	18.2%	7.1%	10.7%	13.3%	4.3%	14.8%	11.3%
		% of Total	1.5%	0.8%	2.3%	3.0%	0.8%	3.0%	11.3%
	4 37-48 months	Count	1	4	0	1	1	2	9
		Expected Count	.7	.9	1.9	2.0	1.6	1.8	9.0
		% within Q3 Total Career Gap	11.1%	44.4%	0.0%	11.1%	11.1%	22.2%	100.0%
		% within Q9 Household income at point of leaving	9.1%	28.6%	0.0%	3.3%	4.3%	7.4%	6.8%
		% of Total	0.8%	3.0%	0.0%	0.8%	0.8%	1.5%	6.8%
	5 4 years or more	Count	1	2	6	4	8	2	23
		Expected Count	1.9	2.4	4.8	5.2	4.0	4.7	23.0
		% within Q3 Total Career Gap	4.3%	8.7%	26.1%	17.4%	34.8%	8.7%	100.0%
		% within Q9 Household income at point of leaving	9.1%	14.3%	21.4%	13.3%	34.8%	7.4%	17.3%
		% of Total	0.8%	1.5%	4.5%	3.0%	6.0%	1.5%	17.3%
Total		Count	11	14	28	30	23	27	133
		Expected Count	11.0	14.0	28.0	30.0	23.0	27.0	133.0
		% within Q3 Total Career Gap	8.3%	10.5%	21.1%	22.6%	17.3%	20.3%	100.0%
		% within Q9 Household income at point of leaving	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	8.3%	10.5%	21.1%	22.6%	17.3%	20.3%	100.0%

4.5. Organisational level

Table 5.10 *Cross tabulation - total career gap and level of respondent at point of leaving the workforce*

Q3 Total Career Gap * Q10 Level of respondent at point of leaving Crosstabulation

			Q10 Level of respondent at point of leaving					
			1 Junior	2 First line management	3 Middle management	4 Senior level management	5 C Suite, Executive or Board level	Total
Q3 Total Career Gap	1 3-12 months	Count	14	20	11	3	0	48
		Expected Count	12.6	18.7	13.0	3.4	.4	48.0
		% within Q3 Total Career Gap	29.2%	41.7%	22.9%	6.2%	0.0%	100.0%
		% within Q10 Level of respondent at point of leaving	42.4%	40.8%	32.4%	33.3%	0.0%	38.1%
		% of Total	11.1%	15.9%	8.7%	2.4%	0.0%	38.1%
	2 13-24 months	Count	10	12	14	2	0	38
		Expected Count	10.0	14.8	10.3	2.7	.3	38.0
		% within Q3 Total Career Gap	26.3%	31.6%	36.8%	5.3%	0.0%	100.0%
		% within Q10 Level of respondent at point of leaving	30.3%	24.5%	41.2%	22.2%	0.0%	30.2%
		% of Total	7.9%	9.5%	11.1%	1.6%	0.0%	30.2%
	3 25-36 months	Count	3	5	2	4	0	14
		Expected Count	3.7	5.4	3.8	1.0	.1	14.0
		% within Q3 Total Career Gap	21.4%	35.7%	14.3%	28.6%	0.0%	100.0%
		% within Q10 Level of respondent at point of leaving	9.1%	10.2%	5.9%	44.4%	0.0%	11.1%
		% of Total	2.4%	4.0%	1.6%	3.2%	0.0%	11.1%
	4 37-48 months	Count	3	2	2	0	0	7
		Expected Count	1.8	2.7	1.9	.5	.1	7.0
		% within Q3 Total Career Gap	42.9%	28.6%	28.6%	0.0%	0.0%	100.0%
		% within Q10 Level of respondent at point of leaving	9.1%	4.1%	5.9%	0.0%	0.0%	5.6%
		% of Total	2.4%	1.6%	1.6%	0.0%	0.0%	5.6%
	5 4 years or more	Count	3	10	5	0	1	19
		Expected Count	5.0	7.4	5.1	1.4	.2	19.0
		% within Q3 Total Career Gap	15.8%	52.6%	26.3%	0.0%	5.3%	100.0%
		% within Q10 Level of respondent at point of leaving	9.1%	20.4%	14.7%	0.0%	100.0%	15.1%
		% of Total	2.4%	7.9%	4.0%	0.0%	0.8%	15.1%
Total		Count	33	49	34	9	1	126
		Expected Count	33.0	49.0	34.0	9.0	1.0	126.0
		% within Q3 Total Career Gap	26.2%	38.9%	27.0%	7.1%	0.8%	100.0%
		% within Q10 Level of respondent at point of leaving	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	26.2%	38.9%	27.0%	7.1%	0.8%	100.0%

Table 5.10 compares the total career gap of the women to their level in the organisation at the point of leaving. It can be seen from the responses that most of the respondents were in first line management (39%), followed by middle management (27%) and junior management

(26%). Only one person (0.8%) was at the C Suite, executive or board level at the point of leaving and that one person had a total career gap of 4 years or more. 9 women respondents were at the senior management level, representing 7% of all of the respondents. Most of the women at this level had a total career gap of 25- 36 months (4 women), followed by 3 – 12 months (3 women) and the remaining 2 women had a total career gap of 13 – 24 months. This illustrates that the women at this senior level took a relatively short total career gap of less than 3 years. The women at the middle management level were 27% of total respondents (34 women). Most of these women (37%) had a total gap of 13 – 24 months, followed by 32% having a gap of 3 – 12 months. 15% of the women at this management level had a total career gap of 4 years or more.

Of the women who had the shortest total career gap, ie 3 – 12 months, most were in first line management (42%), followed by junior management (29%) then middle management (23%). These were broadly in line with the expected statistical distribution.

The next longest total career gap of 13 – 24 months saw a fairly close split between junior employees (26%), first line management (32%) and middle management levels (37%).

The majority of women who took 25 – 36 months away from the workplace (36%) were in first line management which constituted 5 women, however this was very closely followed by 4 women (29%) at the senior management level.

The number of women who took 37 – 48 months was the lowest of all of the possible career gaps with only 7 respondents (6%). Of these women, none were above middle management level. Most (3 women or 43%) were junior level followed by an equal split of the remaining respondents (2 women each) at first line management and middle management.

The longest total career gap, 4 years or more, saw over half of the women (53% or 10 women) being in first line management at the point that they left the workforce. This was followed by 5 women (26%) who were in middle management and then 3 women (16%) at the junior level.

Table 5.11 *Cross Tabulation - total career gap and whether the respondent returned to the same role.*

Q3 Total Career Gap * Q12. Did you return to the same role? Crosstabulation

			Q12. Did you return to the same role?		
			1 Yes	2 No	Total
Q3 Total Career Gap	1 3-12 months	Count	33	18	51
		Expected Count	24.2	26.8	51.0
		% within Q3 Total Career Gap	64.7%	35.3%	100.0%
		% within Q12. Did you return to the same role?	50.0%	24.7%	36.7%
		% of Total	23.7%	12.9%	36.7%
	2 13-24 months	Count	21	20	41
		Expected Count	19.5	21.5	41.0
		% within Q3 Total Career Gap	51.2%	48.8%	100.0%
		% within Q12. Did you return to the same role?	31.8%	27.4%	29.5%
		% of Total	15.1%	14.4%	29.5%
	3 25-36 months	Count	6	9	15
		Expected Count	7.1	7.9	15.0
		% within Q3 Total Career Gap	40.0%	60.0%	100.0%
		% within Q12. Did you return to the same role?	9.1%	12.3%	10.8%
		% of Total	4.3%	6.5%	10.8%
	4 37-48 months	Count	3	6	9
		Expected Count	4.3	4.7	9.0
		% within Q3 Total Career Gap	33.3%	66.7%	100.0%
		% within Q12. Did you return to the same role?	4.5%	8.2%	6.5%
		% of Total	2.2%	4.3%	6.5%
	5 4 years or more	Count	3	20	23
		Expected Count	10.9	12.1	23.0
		% within Q3 Total Career Gap	13.0%	87.0%	100.0%
		% within Q12. Did you return to the same role?	4.5%	27.4%	16.5%
		% of Total	2.2%	14.4%	16.5%
Total		Count	66	73	139
		Expected Count	66.0	73.0	139.0
		% within Q3 Total Career Gap	47.5%	52.5%	100.0%
		% within Q12. Did you return to the same role?	100.0%	100.0%	100.0%
		% of Total	47.5%	52.5%	100.0%

Table 5.11 shows a contingency table of the total career gap and the responses to the question whether the women returned to the same role. We can see from this cross tabulation that the

longer the women's total career gaps were, the less likely they were to return to the same role.

Overall most women did not return to the same role (73 women or 53%) although this was a close divide.

Of the women who had a total career gap of 3 – 12 months, 65% did return to the same role, which is surprisingly low considering the legal requirements of maternity provisions within the UK, requiring employees to return to the same role or a role of equal stature within up to 12 months' maternity leave.

Women who had a total career gap of 13 – 24 months were split virtually evenly between returning to the same role and not returning to the same role (51% and 49% respectively).

Most women who had career gaps of over 25 months did not return to the same role. 60% of women who took a gap of 25 – 36 months did not, and 67% of women who took a career gap of 37 – 48 months did not return to the same role.

For women who took a total career gap of 4 years or more there was a large swing towards not returning the same role of 87%. Out of 23 respondents, only 3 stated that following their career gap they returned to the same role.

Table 5.12 *Cross tabulation - total career gap and a comparison of the level of respondent*

Q3 Total Career Gap * Q13 How did the level you were at before, compare when you returned? Crosstabulation

			Q13 How did the level you were at before, compare when you returned?			
			1 Same (or equivalent) level as before	2 Higher than before	3 Lower than before	Total
Q3 Total Career Gap	1 3-12 months	Count	43	3	5	51
		Expected Count	34.9	2.6	13.6	51.0
		% within Q3 Total Career Gap	84.3%	5.9%	9.8%	100.0%
		% within Q13 How did the level you were at before, compare when you returned?	45.3%	42.9%	13.5%	36.7%
		% of Total	30.9%	2.2%	3.6%	36.7%
	2 13-24 months	Count	30	2	9	41
		Expected Count	28.0	2.1	10.9	41.0
		% within Q3 Total Career Gap	73.2%	4.9%	22.0%	100.0%
		% within Q13 How did the level you were at before, compare when you returned?	31.6%	28.6%	24.3%	29.5%
		% of Total	21.6%	1.4%	6.5%	29.5%
	3 25-36 months	Count	11	0	4	15
		Expected Count	10.3	.8	4.0	15.0
		% within Q3 Total Career Gap	73.3%	0.0%	26.7%	100.0%
		% within Q13 How did the level you were at before, compare when you returned?	11.6%	0.0%	10.8%	10.8%
		% of Total	7.9%	0.0%	2.9%	10.8%
	4 37-48 months	Count	4	1	4	9
		Expected Count	6.2	.5	2.4	9.0
		% within Q3 Total Career Gap	44.4%	11.1%	44.4%	100.0%
		% within Q13 How did the level you were at before, compare when you returned?	4.2%	14.3%	10.8%	6.5%
		% of Total	2.9%	0.7%	2.9%	6.5%
	5 4 years or more	Count	7	1	15	23
		Expected Count	15.7	1.2	6.1	23.0
		% within Q3 Total Career Gap	30.4%	4.3%	65.2%	100.0%
		% within Q13 How did the level you were at before, compare when you returned?	7.4%	14.3%	40.5%	16.5%
		% of Total	5.0%	0.7%	10.8%	16.5%
Total		Count	95	7	37	139
		Expected Count	95.0	7.0	37.0	139.0
		% within Q3 Total Career Gap	68.3%	5.0%	26.6%	100.0%
		% within Q13 How did the level you were at before, compare when you returned?	100.0%	100.0%	100.0%	100.0%
		% of Total	68.3%	5.0%	26.6%	100.0%

Table 5.12 shows a contingency table for the total career gap compared with how the organisational level compared at the point of return. It can be seen from this cross tabulation that the longer the women took as a total career gap, the more likely they were to return at a lower level. Only 5% returned at a higher level suggesting that if women remained with the same company, they were not awarded promotions during their career gaps. This low level of women returning at higher levels also suggests despite the women's activity during their career gap, employers were not recognising the experience as valuable in the workplace.

Overall 68% (95 women) stated that they returned at the same (or equivalent) level as before they left for their career gap. Over a quarter of the women, 27% (or 37 women) returned at a lower level than before they left.

When the women who returned at a lower level is looked at more closely, it can be seen than most women who lost their status had a total career gap of 4 years or more (41%), followed by 13 – 24 months (24%) and 3 – 12 months (14%).

Taking the women who returned at a higher level (7 women), most women (3 women or 43%) had a total career gap of 3 – 12 months, followed by 27% (2 women) who had a career gap of 13 – 24 months suggesting that short term total career gaps are not harmful to a woman's career.

Table 5.13 *Cross tabulation - total career gap and whether the respondents returned to the same company*

Q3 Total Career Gap * Q14 Did you return to the same company? Crosstabulation

			Q14 Did you return to the same company?		
			1 Yes	2 No	Total
Q3 Total Career Gap	1 3-12 months	Count	43	8	51
		Expected Count	31.6	19.4	51.0
		% within Q3 Total Career Gap	84.3%	15.7%	100.0%
		% within Q14 Did you return to the same company?	50.0%	15.1%	36.7%
		% of Total	30.9%	5.8%	36.7%
	2 13-24 months	Count	30	11	41
		Expected Count	25.4	15.6	41.0
		% within Q3 Total Career Gap	73.2%	26.8%	100.0%
		% within Q14 Did you return to the same company?	34.9%	20.8%	29.5%
		% of Total	21.6%	7.9%	29.5%
	3 25-36 months	Count	9	6	15
		Expected Count	9.3	5.7	15.0
		% within Q3 Total Career Gap	60.0%	40.0%	100.0%
		% within Q14 Did you return to the same company?	10.5%	11.3%	10.8%
		% of Total	6.5%	4.3%	10.8%
	4 37-48 months	Count	3	6	9
		Expected Count	5.6	3.4	9.0
		% within Q3 Total Career Gap	33.3%	66.7%	100.0%
		% within Q14 Did you return to the same company?	3.5%	11.3%	6.5%
		% of Total	2.2%	4.3%	6.5%
	5 4 years or more	Count	1	22	23
		Expected Count	14.2	8.8	23.0
		% within Q3 Total Career Gap	4.3%	95.7%	100.0%
		% within Q14 Did you return to the same company?	1.2%	41.5%	16.5%
		% of Total	0.7%	15.8%	16.5%
Total		Count	86	53	139
		Expected Count	86.0	53.0	139.0
		% within Q3 Total Career Gap	61.9%	38.1%	100.0%
		% within Q14 Did you return to the same company?	100.0%	100.0%	100.0%
		% of Total	61.9%	38.1%	100.0%

Table 5.13 shows the cross tabulation of the total career gap and whether the women returned to the same company. This contingency table shows that the longer the women take as career gaps, the less likely they were to return to the same company.

Overall, 62% of respondents did return to the same company, compared with 38% who did not. The most obvious divides in this response came from women with the shortest and longest career gaps. Women who had taken 3 – 12 months away from the workplace overwhelming returned to the same company (84%), yet women who had taken 4 years or more away overwhelming did not return to the same company (96%). This clearly illustrates the danger for companies in losing their talent, the longer the career interruption.

Looking more closely at the cross tabulation it can be seen that the number of women returning to the same company declines at each stage of the total career gap as the career gap gets longer. At 37 – 48 months this tips in the favour of women not returning to the same company.

Although as stated above, the number of women does decline as the career gap increases, it must be highlighted that after the statutory requirements of maternity leave have disappeared (i.e. 12 months) – there are still considerable numbers of women who do return to the same employer. This suggests that employers may be keeping jobs open for the women, or the women's networks are remaining strong during the career gaps and their request to return to

the same employer is looked upon favourably. Of course the employers themselves may be tempting the women back to work too.

Table 5.14 *Cross Tabulation - total career gap and whether the respondent returned to the same industry*

Q3 Total Career Gap * Q15 Did you return to the same industry? Crosstabulation

			Q15 Did you return to the same industry?		
			1 Yes	2 No	Total
Q3 Total Career Gap	1 3-12 months	Count	46	5	51
		Expected Count	37.1	13.9	51.0
		% within Q3 Total Career Gap	90.2%	9.8%	100.0%
		% within Q15 Did you return to the same industry?	45.5%	13.2%	36.7%
		% of Total	33.1%	3.6%	36.7%
	2 13-24 months	Count	33	8	41
		Expected Count	29.8	11.2	41.0
		% within Q3 Total Career Gap	80.5%	19.5%	100.0%
		% within Q15 Did you return to the same industry?	32.7%	21.1%	29.5%
		% of Total	23.7%	5.8%	29.5%
	3 25-36 months	Count	11	4	15
		Expected Count	10.9	4.1	15.0
		% within Q3 Total Career Gap	73.3%	26.7%	100.0%
		% within Q15 Did you return to the same industry?	10.9%	10.5%	10.8%
		% of Total	7.9%	2.9%	10.8%
	4 37-48 months	Count	5	4	9
		Expected Count	6.5	2.5	9.0
		% within Q3 Total Career Gap	55.6%	44.4%	100.0%
		% within Q15 Did you return to the same industry?	5.0%	10.5%	6.5%
		% of Total	3.6%	2.9%	6.5%
	5 4 years or more	Count	6	17	23
		Expected Count	16.7	6.3	23.0
		% within Q3 Total Career Gap	26.1%	73.9%	100.0%
		% within Q15 Did you return to the same industry?	5.9%	44.7%	16.5%
		% of Total	4.3%	12.2%	16.5%
Total		Count	101	38	139
		Expected Count	101.0	38.0	139.0
		% within Q3 Total Career Gap	72.7%	27.3%	100.0%
		% within Q15 Did you return to the same industry?	100.0%	100.0%	100.0%
		% of Total	72.7%	27.3%	100.0%

Table 5.14 shows the cross tabulation of the total career gap and whether the women returned to the same industry. Overall 73% of the women did return to the same industry, which compared to 62% who returned to the same company. This suggests that around 10% of women moved to a new company within the same industry after their career interruption.

There was a similar pattern for returning to the same industry as was shown in Table 5.13, ie returning to the same employer. The number of women returning to the same industry declined as the length of the total career gap grew. Most women did return to the same industry until the total career gap was 4 years or more and then there was stark swing to women not returning to the same industry (74%). There may be an argument that after such a length of time, the skills and experience had become more generic and transferable to other industries. Alternatively, the women's skills may have become so obsolete that they were unable to get back into the same industry.

Table 5.15 *Cross Tabulation - total career gap and whether the respondent returned to the same working pattern*

Q3 Total Career Gap * Q16 Did you return to the same working pattern? Crosstabulation

			Q16 Did you return to the same working pattern?		
			1 Yes	2 No	Total
Q3 Total Career Gap	1 3-12 months	Count	20	31	51
		Expected Count	20.9	30.1	51.0
		% within Q3 Total Career Gap	39.2%	60.8%	100.0%
		% within Q16 Did you return to the same working pattern?	35.1%	37.8%	36.7%
		% of Total	14.4%	22.3%	36.7%
	2 13-24 months	Count	19	22	41
		Expected Count	16.8	24.2	41.0
		% within Q3 Total Career Gap	46.3%	53.7%	100.0%
		% within Q16 Did you return to the same working pattern?	33.3%	26.8%	29.5%
		% of Total	13.7%	15.8%	29.5%
	3 25-36 months	Count	6	9	15
		Expected Count	6.2	8.8	15.0
		% within Q3 Total Career Gap	40.0%	60.0%	100.0%
		% within Q16 Did you return to the same working pattern?	10.5%	11.0%	10.8%
		% of Total	4.3%	6.5%	10.8%
	4 37-48 months	Count	5	4	9
		Expected Count	3.7	5.3	9.0
		% within Q3 Total Career Gap	55.6%	44.4%	100.0%
		% within Q16 Did you return to the same working pattern?	8.8%	4.9%	6.5%
		% of Total	3.6%	2.9%	6.5%
	5 4 years or more	Count	7	16	23
		Expected Count	9.4	13.6	23.0
		% within Q3 Total Career Gap	30.4%	69.6%	100.0%
		% within Q16 Did you return to the same working pattern?	12.3%	19.5%	16.5%
		% of Total	5.0%	11.5%	16.5%
Total		Count	57	82	139
		Expected Count	57.0	82.0	139.0
		% within Q3 Total Career Gap	41.0%	59.0%	100.0%
		% within Q16 Did you return to the same working pattern?	100.0%	100.0%	100.0%
		% of Total	41.0%	59.0%	100.0%

Table 5.15 is the cross tabulation showing the total career gap and whether the women returned to the same working pattern. The majority of the respondents (59%) did not return to the same working pattern and this was the same trend for each total career gap category with the exception of women who had a gap of 37-48 months. Most women who had a total career gap of 37 – 48 months did return to the same working pattern, however this was the smallest sample group of all the career gap categories with only 9 respondents. In addition, the split was virtually even with 5 women returning to the same pattern and 4 not.

When compared the expected statistical distribution the results were broadly in line with those expectations. 41% did return to the same working pattern and although this was not an overwhelmingly large response it is still over a third of all respondents. This does not correspond with anecdotal manager musings that women want to work part time or flexibly after they have a baby.

4.6. Observable differences

The chi square test was run on all of the previously discussed variables both with the original data and the recoded data. Each time there was a value fewer than 5 in at least one of the cells. As the chi square test expects there to be a count of at least 5 in each cell it was not possible to find the observable differences.

5. Summary

This chapter has discussed the length of career gap undertaken by the women, and given those respondents an opportunity to state their overall length of career gap, along with the number of gaps within the whole disruption period. The analysis saw that most respondents had a total career gap of less than 2 years and most women had one or two periods of career interruption. The study also found that less women returned to a different working pattern than was statistically expected and the longer they took as a career gap, the more likely they were to return at a lower level in the organisation. This is further critically analysed in the Conclusion Chapter.

CHAPTER 6.

Research Question 3

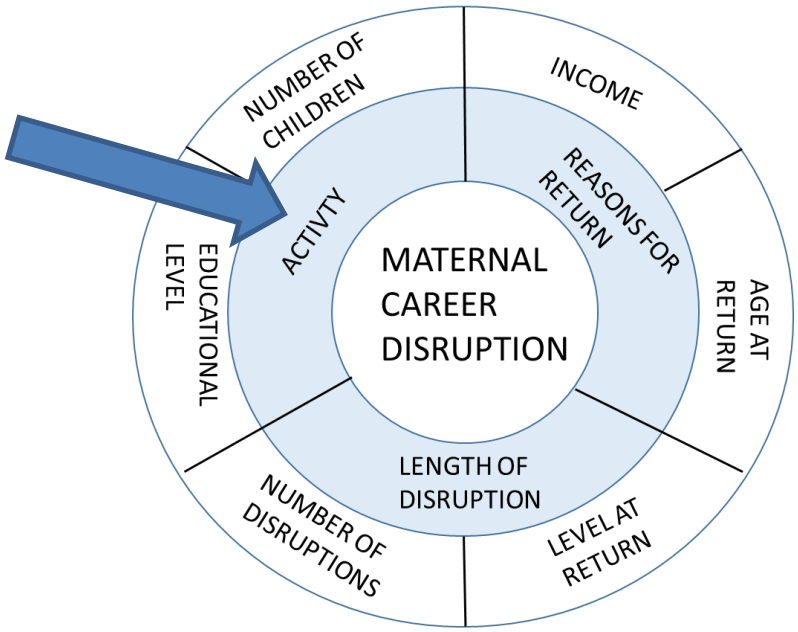
In what ways does the activity during the career interruption affect the women's re-entry to the workforce?

1. Introduction

This chapter reviews, analyses and manipulates the data for research question 3. Firstly there is an explanation of why certain activities were used the question, then there is an overview of the responses to the question in relation to previous academic and professional business research. This is followed by an examination of data in respect of each variable and a discussion regarding the observable differences found.

Research question 3 addresses the section of the conceptual framework which asks in what way does the activity of the women during the career interruption affect the women's re-entry to the workforce, see Figure 27.

Figure 27. *Maternal Career Disruption – Conceptual Framework*



The respondents were asked if they had undertaken any activity during their career gap. They were given four options and were able to choose more than one:

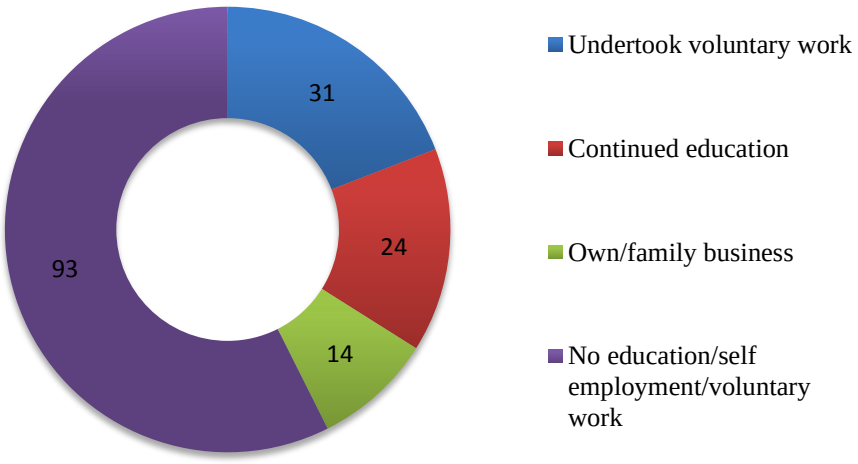
1. I undertook voluntary work
2. I set up or worked for my own/family business
3. I continued my education
4. None of the above

They were also given the opportunity to state any other type of activity that they had undertaken and give further details. From their responses a number of conceptual models were developed of the typical women undertaking no activity along with each of the stated activities.

2. Overview of responses

There were 139 respondents and all answered this question. As they were allowed to answer more than one question the numbers totalled more than 139. It can be seen from Figure 32 that 93 women (67% of all women respondents) stated that they did not undertake further or higher education, voluntary work or work in their own or their family business during their career interruption. The remaining women (33%) did undertake at least one of those activities during her gap. The most popular activity was undertaking voluntary work, with 31 women citing this activity. This was followed by 24 women continuing their education and 14 women working in their own/family business.

Figure 28. *Number of women and activity undertaken during career gap*



3. Previous research

There is limited previous academic research into the activity during women's career interruptions either inside or outside of the UK. We have seen that human capital theory suggests that when women withdraw from the labour force, their wages are potentially lowered in three ways (Cox, 1984; Mincer and Ofek, 1982; Mincer and Polachek, 1974). Firstly, they may pass up the opportunity to gain work experience which will ultimately be of value to them. Secondly, the skills gained through the woman's previous work experience may depreciate during the career interruption. Finally, if women are anticipating that their career will be interrupted due to childbirth they may have less incentive to invest in on the job training, thereby reducing their human capital. (Sandell and Shapiro, 1980).

4. General observations

Contingency tables were used to look more closely at the group variables in this research question. Along with these cross tabulations, the chi square test was also run in order to determine whether there were any determinable differences in responses. When these tests were run any results with a count of less than 5 was too low for the results to be an accurate analysis and the chi square was not analysed. Where the count was over 5 the chi square was included in this chapter and the results discussed.

This chapter is divided into the types of activity the women carried out during their career gaps (including no activity). Each was taken in turn and analysed according to a number of variables including age of the women, the number of children they cared for, the education

level of the women, length of career gap, personal and household income and management level at the point of leaving and return to the workplace.

4.1. Women who did not undertake a named activity

When the cross tabulation was run on the number of children the women cared for and whether they had undertaken any of the specified activities, the total count decreased from 139 to 109 responses. Table 6.1 shows of those 109 responses 68% stated that they did not undertake the activities. Most of those 68% cared for 2 children, the next highest category was women which cared for one child. When the split per number of children is assessed, half of the women with 4 or more children, said that they had taken on at least one of the specified activities and half said they had not. For women caring for 1 child the proportion was much higher at 89% of women stating that they had not undertaken any of the activities. This number decreased to 66% for women with 2 children and 33% for women with 3 children. It can be seen therefore that generally the more children the women cared for, the more likely they were to undertake some form of activity, with women who cared for 3 children bucking this trend.

Table 6.1. *Cross tabulation - not undertaking specified activity and number of children cared for*

Crosstab

			Q7 Number of children cared for				
			1 One child	2 2 Children	3 3 Children	4 4 Children	Total
Q6 During Gap - No education/self employment or voluntary work	0 No	Count	3	23	8	1	35
		% within Q6 During Gap - No education/self employment or voluntary work	8.6%	65.7%	22.9%	2.9%	100.0%
		% within Q7 Number of children cared for	10.7%	34.3%	66.7%	50.0%	32.1%
	1 Yes	Count	25	44	4	1	74
		% within Q6 During Gap - No education/self employment or voluntary work	33.8%	59.5%	5.4%	1.4%	100.0%
		% within Q7 Number of children cared for	89.3%	65.7%	33.3%	50.0%	67.9%
Total		Count	28	67	12	2	109
		% within Q6 During Gap - No education/self employment or voluntary work	25.7%	61.5%	11.0%	1.8%	100.0%
		% within Q7 Number of children cared for	100.0%	100.0%	100.0%	100.0%	100.0%

Table 6.2 is the contingency table showing this variable and the length of total career gap. All respondents answered the length of total career gap question, which allowed for all 139 to be included in the analysis of this variable. Of the 67% who stated that they did not undertake the specified activity, most (50% of the 67%) were in the lowest category of total career gap, 3 – 12 months. The next highest category was women who had 13 – 24 months' gap (34%). It can be seen that most women with a total career gap of between 3 and 36 months did not undertake an activity. After this point it can be seen that the reverse happens and more women state that they did undertake an activity than not. This illustrates a clear link between women with career gaps of over 37 months undertaking more activity than women with shorter career gaps.

Table 6.2 *Cross tabulation - not undertaking specified activity and length of total career gap*

Crosstab

			Q3 Total Career Gap					
			1 3-12 months	2 13-24 months	3 25-36 months	4 37-48 months	5 4 years or more	Total
Q6 During Gap - No education/self employment or voluntary work	0 No	Count	5	9	7	6	19	46
		% within Q6 During Gap - No education/self employment or voluntary work	10.9%	19.6%	15.2%	13.0%	41.3%	100.0%
		% within Q3 Total Career Gap	9.8%	22.0%	46.7%	66.7%	82.6%	33.1%
	1 Yes	Count	46	32	8	3	4	93
		% within Q6 During Gap - No education/self employment or voluntary work	49.5%	34.4%	8.6%	3.2%	4.3%	100.0%
		% within Q3 Total Career Gap	90.2%	78.0%	53.3%	33.3%	17.4%	66.9%
Total		Count	51	41	15	9	23	139
		% within Q6 During Gap - No education/self employment or voluntary work	36.7%	29.5%	10.8%	6.5%	16.5%	100.0%
		% within Q3 Total Career Gap	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The next contingency table (Table 6.3) looks at the level of the women at the point of leaving the workforce. When analysing each level in the organisation, it can be seen that most women who undertook none of the stated activity were of a junior level (79% of all women at junior level) at the point of leaving the workforce, this was followed by women in first line management (69% of all women in first line management) and middle management (67% of all women in middle management). The lowest percentage split within the levels was seen at the senior level management, when 44% of women stated that they did not undertake any of the specified activity during their career break. The one respondent who was at the C Suite/Executive level did undertake at least one of the specified activities. This illustrates that the more senior the women were at the point of leaving, the more likely they were to undertake at least one of the specified activities.

Table 6.3. *Cross tabulation - not undertaking specified activity and level at point of leaving the workforce*

Crosstab

			Q6 During Gap - No education/self employment or voluntary work		
			0 No	1 Yes	Total
Q10 Level of respondent at point of leaving	1 Junior	Count	7	26	33
		% within Q10 Level of respondent at point of leaving	21.2%	78.8%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	17.9%	29.9%	26.2%
	2 First line management	Count	15	34	49
		% within Q10 Level of respondent at point of leaving	30.6%	69.4%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	38.5%	39.1%	38.9%
	3 Middle management	Count	11	23	34
		% within Q10 Level of respondent at point of leaving	32.4%	67.6%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	28.2%	26.4%	27.0%
	4 Senior level management	Count	5	4	9
		% within Q10 Level of respondent at point of leaving	55.6%	44.4%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	12.8%	4.6%	7.1%
	5 C Suite, Executive or Board level	Count	1	0	1
		% within Q10 Level of respondent at point of leaving	100.0%	0.0%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	2.6%	0.0%	0.8%
Total		Count	39	87	126
		% within Q10 Level of respondent at point of leaving	31.0%	69.0%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	100.0%	100.0%	100.0%

The contingency table within Table 6.4 shows the women who did not take any activity compared with their level of personal income at the point of leaving the workforce. When each income level is viewed it can be seen that the highest proportion of women who did not undertake any of the specified activities had a personal income of £51k - £75k per annum

(82%). This was very high compared to the other proportions. It was followed by women with a personal income of less than £20k pa (70%). Both categories, £21k - £30k pa and £31k - £50k pa had 66% of women undertaking none of the specified activity, followed by 60% of the women who had a personal income of £76k - £100k. Only 33% of all women who had a personal income of £101k or more stated that they undertook none of the specified activities. It can therefore be seen that for women who earned higher than £76k, there were higher proportions undertaking some form of specified activity during their career gap than women in the lower personal income brackets.

Table 6.4 *Cross tabulation - not undertaking specified activity and personal income at the point of leaving the workforce*

Crosstab

			Q6 During Gap - No education/self employment or voluntary work		
			0 No	1 Yes	Total
Q9 Personal income at point of leaving the workforce	1 Less than £20k per year	Count	7	16	23
		% within Q9 Personal income at point of leaving the workforce	30.4%	69.6%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	15.2%	17.6%	16.8%
	2 £21k to £30k per year	Count	15	29	44
		% within Q9 Personal income at point of leaving the workforce	34.1%	65.9%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	32.6%	31.9%	32.1%
	3 £31k to £50k per year	Count	13	25	38
		% within Q9 Personal income at point of leaving the workforce	34.2%	65.8%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	28.3%	27.5%	27.7%
	4 £51k to £75k per year	Count	3	13	16
		% within Q9 Personal income at point of leaving the workforce	18.8%	81.2%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	6.5%	14.3%	11.7%
	5 £76k to £100k per year	Count	4	6	10
		% within Q9 Personal income at point of leaving the workforce	40.0%	60.0%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	8.7%	6.6%	7.3%
	6 £101k or more per year	Count	4	2	6
		% within Q9 Personal income at point of leaving the workforce	66.7%	33.3%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	8.7%	2.2%	4.4%
Total		Count	46	91	137
		% within Q9 Personal income at point of leaving the workforce	33.6%	66.4%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	100.0%	100.0%	100.0%

Table 6.5 shows the women who did not undertake any of the specified activities compared to their household income levels. The same trend as personal income continues with household income, where we can see that 80% of women with a household income of £51k - £75k pa did not undertake any form of specified activity. This is followed by women with a household income of less than £20k pa (73%), then a household income of £31k - £50k pa (71%). There was a 64% split in favour of women not undertaking any of the specified activity with a household income of £21k - £30k pa. The lowest proportion of women not undertaking any activity was seen with a household income of £76k - £101k pa (44%) meaning this is the household income bracket with the most women undertaking any sort of activity. Out of all of the income brackets this is the only category where more of the women do undertake some form of activity, than do not.

This table illustrates that as the household income grows there is no discernible trend in whether a woman undertakes any of the specified activities.

When compared to Table 6.4 it can be seen that the number of women in the income bracket £76k - £100k pa increased from 10 (personal income) to 23 (household income). At the same time the percentage of women not undertaking any form of specified activity reduced from 60% to 44%. Therefore, as more women moved into this higher income bracket their level of involvement in some form of activity during their career gap increased.

Again, when compared to Table 6.5 the number of women in the income bracket £101k or more pa increased from 6 (personal income) to 27 (household income). For women with a personal income at this level, this was the only time that more women than not were undertaking some form of activity (67%). When compared to the increased number of women in this higher bracket the proportion of women undertaking some form of activity decreased to 37%. Therefore, it shows that as the women's personal income is boosted by the household income their level of undertaking a specified activity during their career gap decreases at this highest level of income.

Table 6.5. *Cross tabulation - not undertaking specified activity and household income at the point of leaving the workforce*

Crosstab

			Q6 During Gap - No education/self employment or voluntary work		
			0 No	1 Yes	Total
Q9 Household income at point of leaving	1 Less than £20k per year	Count	3	8	11
		% within Q9 Household income at point of leaving	27.3%	72.7%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	6.7%	9.1%	8.3%
	2 £21k to £30k per year	Count	5	9	14
		% within Q9 Household income at point of leaving	35.7%	64.3%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	11.1%	10.2%	10.5%
	3 £31k to £50k per year	Count	8	20	28
		% within Q9 Household income at point of leaving	28.6%	71.4%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	17.8%	22.7%	21.1%
	4 £51k to £75k per year	Count	6	24	30
		% within Q9 Household income at point of leaving	20.0%	80.0%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	13.3%	27.3%	22.6%
	5 £76k to £100k per year	Count	13	10	23
		% within Q9 Household income at point of leaving	56.5%	43.5%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	28.9%	11.4%	17.3%
	6 £101k or more per year	Count	10	17	27
		% within Q9 Household income at point of leaving	37.0%	63.0%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	22.2%	19.3%	20.3%
Total		Count	45	88	133
		% within Q9 Household income at point of leaving	33.8%	66.2%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	100.0%	100.0%	100.0%

Table 6.6 shows the contingency table for women who returned to the same company if they undertook none of the specified activity. It can be seen that of the 139 women who

responded, 67% did not undertake any of the activities. When compared with whether they returned to the same company, the percentage of women returning to the same company and not undertaking any of the specified activities increased to 76%.

For the women who did return to the same company, most of these women undertook none of the specified activity (83%). Conversely, for the women who did not return to the same company, most did do at least one of the specified activities (59%). This indicates that the more likely a woman is to not return to the same organisation as before the career gap, the more likely it is that she undertook some form of activity during that gap.

Table 6.6 *Cross tabulation - not undertaking specified activity and women returning to the same company*

Crosstab

			Q6 During Gap - No education/self employment or voluntary work		
			0 No	1 Yes	Total
Q14 Did you return to the same company?	1 Yes	Count	15	71	86
		% within Q14 Did you return to the same company?	17.4%	82.6%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	32.6%	76.3%	61.9%
	2 No	Count	31	22	53
		% within Q14 Did you return to the same company?	58.5%	41.5%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	67.4%	23.7%	38.1%
Total		Count	46	93	139
		% within Q14 Did you return to the same company?	33.1%	66.9%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	100.0%	100.0%	100.0%

When the chi square test was run on this contingency table, there was shown to be a determinable difference in responses, see Table 6.7. As we know, the chi square statistic establishes whether two nominal variables are independent or not. In this instance the chi square statistic, 24.954 with a degree of freedom of 1, was higher than the critical value of 6.6. This means that there was an observable difference in the pattern of responses for this factor in relation to whether the women returned to the same company. The statistical significance in this case implies that the differences are not due to chance alone, but instead may be indicative of other processes at work.

Table 6.7 *Chi square test*

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	24.954[a]	1	.000		
Continuity Correction[b]	23.135	1	.000		
Likelihood Ratio	24.942	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	24.775	1	.000		
N of Valid Cases	139				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 17.54.

b. Computed only for a 2x2 table

When the women who undertook none of the specified activity are compared with whether they returned to the same industry it can be seen from Table 6.8 that 67% did return to the same industry, the percentage of women returning to the same industry and undertaking none of the specified activities was highest at 83%. Of the women who did not return to the same industry, most (58%) did undertake at least one of the specified activities. It can therefore be seen that the more likely a woman is to leave the industry she was in before her career gap, the more likely she is to undertake some form of activity during her gap.

Table 6.8 *Cross tabulation - not undertaking specified activity and women returning to the same industry*

Crosstab

			Q6 During Gap - No education/self employment or voluntary work		
			0 No	1 Yes	Total
Q15 Did you return to the same industry?	1 Yes	Count	24	77	101
		% within Q15 Did you return to the same industry?	23.8%	76.2%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	52.2%	82.8%	72.7%
	2 No	Count	22	16	38
		% within Q15 Did you return to the same industry?	57.9%	42.1%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	47.8%	17.2%	27.3%
Total		Count	46	93	139
		% within Q15 Did you return to the same industry?	33.1%	66.9%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	100.0%	100.0%	100.0%

In this instance the chi square statistic, 14.528, with a degree of freedom on 1, was higher than the critical value of 6.6. This means that there was an observable difference in the pattern of responses for this factor in relation to whether the women returned to the same industry. The statistical significance in this case implies that the differences are not due to chance alone, but instead may be indicative of other processes at work.

Table 6.9 *Chi square*

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	14.528[a]	1	.000		
Continuity Correction[b]	13.028	1	.000		
Likelihood Ratio	13.996	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	14.424	1	.000		
N of Valid Cases	139				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 12.58.

b. Computed only for a 2x2 table

Turning to the level of education of the women who undertook none of the specified activities, Table 5.10 shows that the highest proportion of women stating that they undertook none were educated up to GCSE level, although this was only 2 women and as neither undertook any activity during this time, it was 100%. The next highest group were educated to A level, followed by First Degree, Masters Degree and finally Doctorate level. A trend can therefore be seen that the lower the education level the more likely the women undertake no form of activity during their career gap, or conversely the higher the education level the more likely the women were to undertake some form of activity.

Table 6.10 *Cross tabulation - not undertaking specified activity and education level*

Crosstab

			Q6 During Gap - No education/self employment or voluntary work		
			0 No	1 Yes	Total
Q28 Level of education	1 Up to A level or equivalent	Count	6	23	29
		% within Q28 Level of education	20.7%	79.3%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	13.0%	24.7%	20.9%
	2 Up to First Degree or equivalent	Count	13	28	41
		% within Q28 Level of education	31.7%	68.3%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	28.3%	30.1%	29.5%
	3 Up to Masters level, professional qualifications or equivalent	Count	20	36	56
		% within Q28 Level of education	35.7%	64.3%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	43.5%	38.7%	40.3%
	4 Up to Doctorate level or equivalent	Count	7	4	11
		% within Q28 Level of education	63.6%	36.4%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	15.2%	4.3%	7.9%
	5 GSCE Level or equivalent	Count	0	2	2
		% within Q28 Level of education	0.0%	100.0%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	0.0%	2.2%	1.4%
Total		Count	46	93	139
		% within Q28 Level of education	33.1%	66.9%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	100.0%	100.0%	100.0%

Table 6.11 *Cross tabulation - not undertaking specified activity and education level, GCSE and A level combined*

Crosstab

			Q6 During Gap - No education/self employment or voluntary work		
			0 No	1 Yes	Total
Q28 GCSE and A-Level combined	1 Up to A level or equivalent	Count	6	25	31
		% within Q28 GCSE and A-Level combined	19.4%	80.6%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	13.0%	26.9%	22.3%
	2 Up to First Degree or equivalent	Count	13	28	41
		% within Q28 GCSE and A-Level combined	31.7%	68.3%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	28.3%	30.1%	29.5%
	3 Up to Masters level, professional qualifications or equivalent	Count	20	36	56
		% within Q28 GCSE and A-Level combined	35.7%	64.3%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	43.5%	38.7%	40.3%
	4 Up to Doctorate level or equivalent	Count	7	4	11
		% within Q28 GCSE and A-Level combined	63.6%	36.4%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	15.2%	4.3%	7.9%
Total		Count	46	93	139
		% within Q28 GCSE and A-Level combined	33.1%	66.9%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	100.0%	100.0%	100.0%

Table 6.11 combines the women with education levels to GSCE and A level and it can be seen that the trend established in Figure 29 continues, with the lowest educated women undertaking the least amount of activity during their career gap.

Figure 29. *Percentage of women undertaking none of the specified activities in relation to education level*

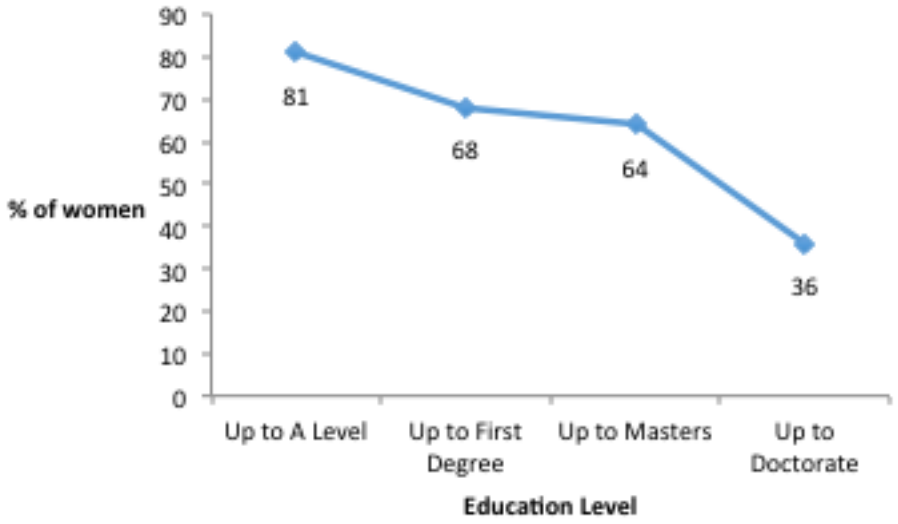


Table 6.12 shows the contingency table of the women compared to their age at the point of return to the workplace. Due to the low number of women being under 25 years of age, the data was recoded to combine the two youngest age groups, meaning the lowest age group in the table is under 30 years of age. It can be seen from this analysis that there was a downward trend again. The youngest respondents were more likely to state that they undertook none of the stated activities (92%) and the older the women were when they returned to the workplace the more likely they were to have undertaken at least one of the specified activities.

Table 6.12 *Cross tabulation - not undertaking specified activity and age the women returned to the workplace*

Crosstab

			Q6 During Gap - No education/self employment or voluntary work		
			0 No	1 Yes	Total
Age at Return Recoded	2 Up to Age 30	Count	1	11	12
		% within Age at Return Recoded	8.3%	91.7%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	2.2%	11.8%	8.7%
	3 30 - 34 years old	Count	7	36	43
		% within Age at Return Recoded	16.3%	83.7%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	15.6%	38.7%	31.2%
	4 35 - 39 years old	Count	18	34	52
		% within Age at Return Recoded	34.6%	65.4%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	40.0%	36.6%	37.7%
	5 40 years and over	Count	19	12	31
		% within Age at Return Recoded	61.3%	38.7%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	42.2%	12.9%	22.5%
Total		Count	45	93	138
		% within Age at Return Recoded	32.6%	67.4%	100.0%
		% within Q6 During Gap - No education/self employment or voluntary work	100.0%	100.0%	100.0%

4.1.1. Summary of key points of women undertaking none of the specified activities

There was a clear link between women with career gaps over 37 months undertaking more activity than women with shorter career gaps. In addition, the more senior the women were at the point of leaving, the more likely they were to undertake at least one of the specified activities. Turning to income at the point of the point of the woman's return, it was shown

that for women earning more than £76k, there were higher proportions undertaking some form of specified activity than women in the lower personal income brackets. There was no discernible trend however as the household income grow whether a woman undertakes any of the specified activities. As personal income grows, there was increased likelihood of involvement in some form of activity, although when the household and personal income were taken together, the level of activity decreased at the highest level of income.

It was seen that the more likely the women were to not return to the same organisation or industry, the more likely it was that they undertook some form of activity during their career gap. Finally, the lower the education level of the women, the more likely it was that the women undertook no form of activity and the higher the education level, the more likely it was that the women did undertake some form of activity during their career gap.

From the respondent's responses two conceptual models have been created, illustrating in Figure 30 the typical woman who undertook none of the named activities and in Figure 31 the typical woman who did undertake some form of the named activities.

Figure 30. *Typical woman that did not undertake some form of specified activity*

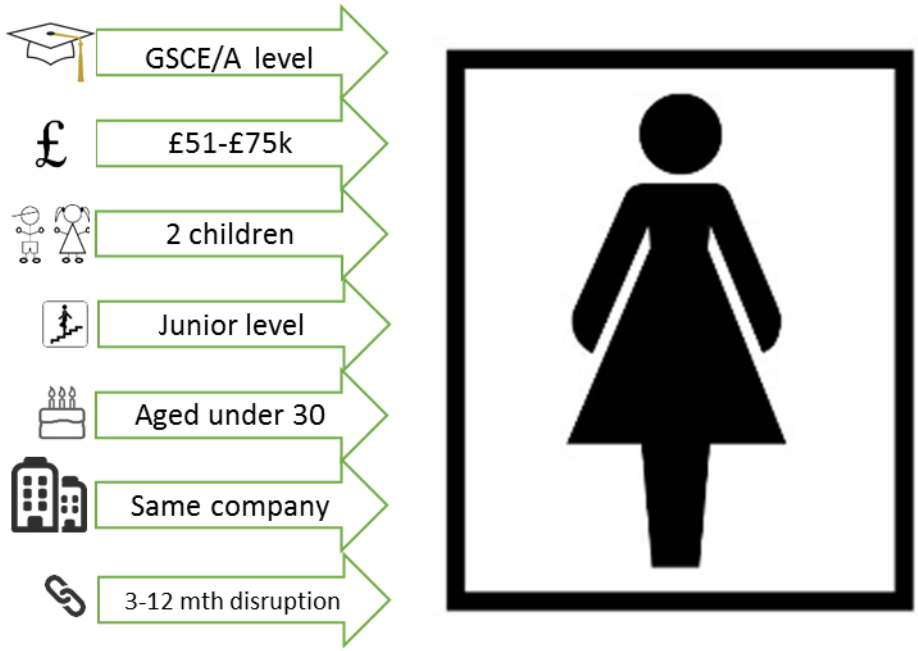
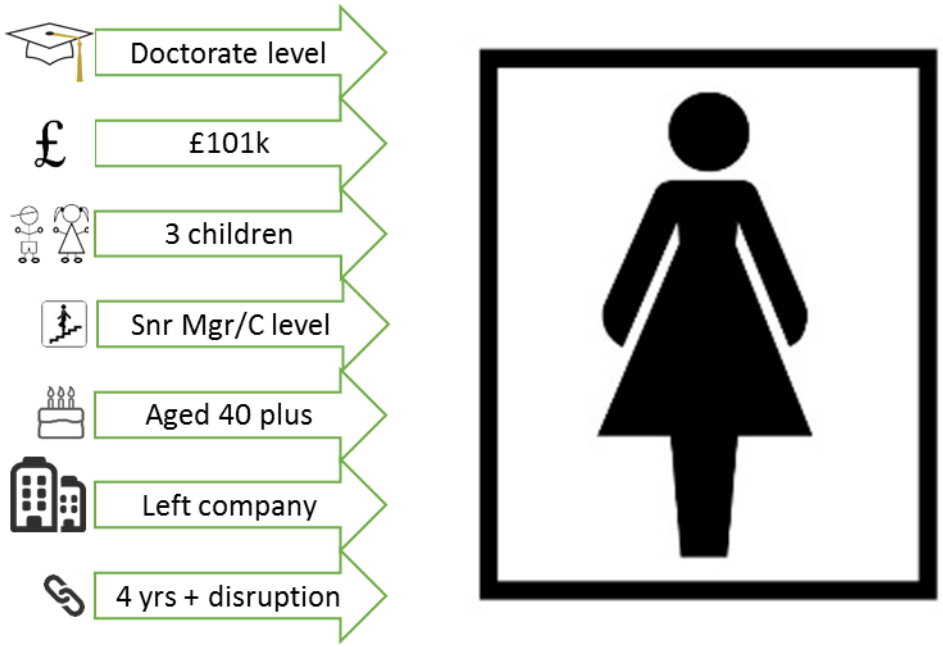


Figure 31. *Typical woman that undertook some form of specified activity*



4.2. Voluntary work

109 women responded to the questions asking whether they had undertaken any voluntary work during their career gap and how many children they cared for. 20% of the women stated that they had undertaken voluntary work with the remainder stating that they had not. More than a quarter of all of the respondents (26%) cared for one child and each one stated that they had not undertaken any voluntary work. As previously stated this voluntary work included Parent Teacher Associations (PTA), National Childbirth Trust (NCT) or any other type of work which was unpaid for a registered charity. This is an interesting statistic as it could assist charities in targeting their recruitment drives, if they have limited budgets for enlisting help, then maybe they would do well to avoid targeting women with one child.

The highest percentage of women who did undertake some form of voluntary work cared for 3 children (42%) although this was from a relatively small population of 12 women. The largest population was women with 2 children (67 women) and of those a quarter did undertake voluntary work during their career gap. Neither of the 2 women with 4 or more children undertook voluntary work.

This shows that there is an identifiable trend in the more children a woman cares for (up to and including 3 children), the more likely she is to undertake voluntary work during her career gap.

Table 6.13 *Cross tabulation - undertaking voluntary work and the number of children cared for*

Crosstab

			Q6 During Gap - Undertook Voluntary Work		
			0 No	1 Yes	Total
Q7 Number of children cared for	1 One child	Count	28	0	28
		% within Q7 Number of children cared for	100.0%	0.0%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	32.2%	0.0%	25.7%
	2 2 Children	Count	50	17	67
		% within Q7 Number of children cared for	74.6%	25.4%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	57.5%	77.3%	61.5%
	3 3 Children	Count	7	5	12
		% within Q7 Number of children cared for	58.3%	41.7%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	8.0%	22.7%	11.0%
	4 4 Children	Count	2	0	2
		% within Q7 Number of children cared for	100.0%	0.0%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	2.3%	0.0%	1.8%
Total		Count	87	22	109
		% within Q7 Number of children cared for	79.8%	20.2%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	100.0%	100.0%	100.0%

Table 6.14 analyses the length of the total career gap of the women in relation to whether they undertook any voluntary work during their career gap. There were 139 respondents answering both questions, with 22% stating that they had undertaken voluntary work. Of that 22%, the majority (57%) were away from the workplace for 4 years or more.

A trend can be seen in that the longer the women are away from the workplace, the more likely they were to undertake some form of voluntary work. This began with 8% of women undertaking voluntary work who were away for between 3 and 12 months, increasing to 15% of women between 13 – 24 months and 33% for women with a total career gap of between 25 – 36 months. For women with a gap of 37 – 48 months, 33% also undertook some voluntary

work with the largest percentage (57%) having a career gap of 4 years or more. This trend may be for a number of reasons including the women's altruistic tendencies, as a way to keep their working skills up to date or to build on their social skills and confidence levels.

Table 6.14 *Cross tabulation - undertaking voluntary work and the length of total career gap*

Crosstab

			Q6 During Gap - Undertook Voluntary Work		
			0 No	1 Yes	Total
Q3 Total Career Gap	1 3-12 months	Count	47	4	51
		% within Q3 Total Career Gap	92.2%	7.8%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	43.5%	12.9%	36.7%
	2 13-24 months	Count	35	6	41
		% within Q3 Total Career Gap	85.4%	14.6%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	32.4%	19.4%	29.5%
	3 25-36 months	Count	10	5	15
		% within Q3 Total Career Gap	66.7%	33.3%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	9.3%	16.1%	10.8%
	4 37-48 months	Count	6	3	9
		% within Q3 Total Career Gap	66.7%	33.3%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	5.6%	9.7%	6.5%
	5 4 years or more	Count	10	13	23
		% within Q3 Total Career Gap	43.5%	56.5%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	9.3%	41.9%	16.5%
Total		Count	108	31	139
		% within Q3 Total Career Gap	77.7%	22.3%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	100.0%	100.0%	100.0%

Of the 126 respondents who answered both the voluntary work question and stated their point of leaving the workplace, 21% had undertaken some form of voluntary work. The contingency table in Table 6.15 shows of that 21% the highest proportion was at the C Suite level however this was just one person and it was therefore 100%, the next largest proportion was at the senior management level (44%). This was then followed by first line management

(20%), middle (18%) and then junior level (15%). It can be seen that there was little difference between the levels below senior level management in their undertaking of voluntary work.

Table 6.15 *Cross tabulation - undertaking voluntary work and level at point of leaving the workforce*

Crosstab

			Q6 During Gap - Undertook Voluntary Work		
			0 No	1 Yes	Total
Q10 Level of respondent at point of leaving	1 Junior	Count	28	5	33
		% within Q10 Level of respondent at point of leaving	84.8%	15.2%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	28.0%	19.2%	26.2%
	2 First line management	Count	39	10	49
		% within Q10 Level of respondent at point of leaving	79.6%	20.4%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	39.0%	38.5%	38.9%
	3 Middle management	Count	28	6	34
		% within Q10 Level of respondent at point of leaving	82.4%	17.6%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	28.0%	23.1%	27.0%
	4 Senior level management	Count	5	4	9
		% within Q10 Level of respondent at point of leaving	55.6%	44.4%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	5.0%	15.4%	7.1%
	5 C Suite, Executive or Board level	Count	0	1	1
		% within Q10 Level of respondent at point of leaving	0.0%	100.0%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	0.0%	3.8%	0.8%
Total		Count	100	26	126
		% within Q10 Level of respondent at point of leaving	79.4%	20.6%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	100.0%	100.0%	100.0%

Turning to the women's personal income at the time that they left the workforce, it can be seen from Table 6.16 that the highest proportion of women who undertook voluntary work had a personal income of £76k - £100k per annum (40%). This was followed by 33% of women who earned more than £101k personally. The next highest category is women who

had a personal income of £21k – £30k at 27%, followed by women with a personal income of £51k - £75k (19%) and £31k - £50k (18%). The lowest proportion of women undertaking voluntary work (13%) had a personal income in the lowest category i.e. less than £20k.

Table 6.16 *Cross tabulation - undertaking voluntary work and personal income at point of leaving the workforce*

Crosstab

			Q6 During Gap - Undertook Voluntary Work		
			0 No	1 Yes	Total
Q9 Personal income at point of leaving the workforce	1 Less than £20k per year	Count	20	3	23
		% within Q9 Personal income at point of leaving the workforce	87.0%	13.0%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	18.9%	9.7%	16.8%
	2 £21k to £30k per year	Count	32	12	44
		% within Q9 Personal income at point of leaving the workforce	72.7%	27.3%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	30.2%	38.7%	32.1%
	3 £31k to £50k per year	Count	31	7	38
		% within Q9 Personal income at point of leaving the workforce	81.6%	18.4%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	29.2%	22.6%	27.7%
	4 £51k to £75k per year	Count	13	3	16
		% within Q9 Personal income at point of leaving the workforce	81.2%	18.8%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	12.3%	9.7%	11.7%
	5 £76k to £100k per year	Count	6	4	10
		% within Q9 Personal income at point of leaving the workforce	60.0%	40.0%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	5.7%	12.9%	7.3%
	6 £101k or more per year	Count	4	2	6
		% within Q9 Personal income at point of leaving the workforce	66.7%	33.3%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	3.8%	6.5%	4.4%
Total		Count	106	31	137
		% within Q9 Personal income at point of leaving the workforce	77.4%	22.6%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	100.0%	100.0%	100.0%

Table 6.17 illustrates the contingency table for women undertaking voluntary work and the level of their household income at the point of their leaving the workplace. The highest proportion of women who undertook this activity during their career gap had a household income of £76k - £100k pa (35%). This was followed by 29% of women who had a household income of £21k - £30k. The next highest category is women with a household income of over £101k at 26%, followed by women with a household income of £31k - £50k (25%) and £51k - £75k (13%). The lowest proportion of women undertaking voluntary work (9%) had a household income in the lowest category i.e. less than £20k.

It can be seen from this table that around a quarter of the women with household incomes between £21k - £50k and over £101k undertook some form of voluntary work during their career interruption. It can be seen that women with the lowest personal and household incomes have had the least amount of involvement in voluntary work during their gap.

Table 6.17 *Cross tabulation - undertaking voluntary work and household income at point of leaving the workforce*

Crosstab

			Q6 During Gap - Undertook Voluntary Work		
			0 No	1 Yes	Total
Q9 Household income at point of leaving	1 Less than £20k per year	Count	10	1	11
		% within Q9 Household income at point of leaving	90.9%	9.1%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	9.8%	3.2%	8.3%
	2 £21k to £30k per year	Count	10	4	14
		% within Q9 Household income at point of leaving	71.4%	28.6%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	9.8%	12.9%	10.5%
	3 £31k to £50k per year	Count	21	7	28
		% within Q9 Household income at point of leaving	75.0%	25.0%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	20.6%	22.6%	21.1%
	4 £51k to £75k per year	Count	26	4	30
		% within Q9 Household income at point of leaving	86.7%	13.3%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	25.5%	12.9%	22.6%
	5 £76k to £100k per year	Count	15	8	23
		% within Q9 Household income at point of leaving	65.2%	34.8%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	14.7%	25.8%	17.3%
	6 £101k or more per year	Count	20	7	27
		% within Q9 Household income at point of leaving	74.1%	25.9%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	19.6%	22.6%	20.3%
Total		Count	102	31	133
		% within Q9 Household income at point of leaving	76.7%	23.3%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	100.0%	100.0%	100.0%

Table 6.18 *Cross tabulation - undertaking voluntary work and whether they returned to the same company.*

Crosstab

			Q6 During Gap - Undertook Voluntary Work		
			0 No	1 Yes	Total
Q14 Did you return to the same company?	1 Yes	Count	74	12	86
		% within Q14 Did you return to the same company?	86.0%	14.0%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	68.5%	38.7%	61.9%
	2 No	Count	34	19	53
		% within Q14 Did you return to the same company?	64.2%	35.8%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	31.5%	61.3%	38.1%
Total		Count	108	31	139
		% within Q14 Did you return to the same company?	77.7%	22.3%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	100.0%	100.0%	100.0%

139 respondents answered the question whether they had undertaken any voluntary work and also answered the question whether they returned to the same company after their career interruption (Table 6.18). Of those 139 women, 86 (62%) did return to the same company, and of those 86, 12 (14%) of the women undertook some form of voluntary work. Of the 53 women who did not return to the same company, 19 (36%) undertook some form of voluntary work. Therefore, it can be seen that women who undertook voluntary work were more likely to not return to their previous employer.

Table 6.19 *Cross tabulation -undertaking voluntary work and level of education*

Crosstab

			Q6 During Gap - Undertook Voluntary Work		
			0 No	1 Yes	Total
Q28 Level of education	1 Up to A level or equivalent	Count	27	2	29
		% within Q28 Level of education	93.1%	6.9%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	25.0%	6.5%	20.9%
	2 Up to First Degree or equivalent	Count	32	9	41
		% within Q28 Level of education	78.0%	22.0%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	29.6%	29.0%	29.5%
	3 Up to Masters level, professional qualifications or equivalent	Count	42	14	56
		% within Q28 Level of education	75.0%	25.0%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	38.9%	45.2%	40.3%
	4 Up to Doctorate level or equivalent	Count	5	6	11
		% within Q28 Level of education	45.5%	54.5%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	4.6%	19.4%	7.9%
	5 GSCE Level or equivalent	Count	2	0	2
		% within Q28 Level of education	100.0%	0.0%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	1.9%	0.0%	1.4%
Total		Count	108	31	139
		% within Q28 Level of education	77.7%	22.3%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	100.0%	100.0%	100.0%

Table 6.19 illustrates that the highest proportion of women who undertook voluntary work stated that they were educated up to Doctorate level (55%), followed by women who were at Masters level (25%), First Degree Level (22%), A Level (7%) and finally GCSE Level (0%). Therefore, this mirrors the trend for educational level for women who did not undertake any form of activity during their career gap i.e. the higher the education level the more likely they were to undertake some form of voluntary work.

Table 6.20 *Cross tabulation - undertaking voluntary work and age of women at point of return*

Crosstab

			Q6 During Gap - Undertook Voluntary Work		
			0 No	1 Yes	Total
Age at Return Recoded	2 Up to Age 30	Count	11	1	12
		% within Age at Return Recoded	91.7%	8.3%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	10.2%	3.3%	8.7%
	3 30 - 34 years old	Count	39	4	43
		% within Age at Return Recoded	90.7%	9.3%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	36.1%	13.3%	31.2%
	4 35 - 39 years old	Count	41	11	52
		% within Age at Return Recoded	78.8%	21.2%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	38.0%	36.7%	37.7%
	5 40 years and over	Count	17	14	31
		% within Age at Return Recoded	54.8%	45.2%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	15.7%	46.7%	22.5%
Total		Count	108	30	138
		% within Age at Return Recoded	78.3%	21.7%	100.0%
		% within Q6 During Gap - Undertook Voluntary Work	100.0%	100.0%	100.0%

Table 6.20 shows the breakdown of the 138 respondents which answered both this question and how old they were at the point of return to the workplace. The lower ages were recoded and joined together once again due to the lower number of responses in these categories. When the data is analysed it can be seen that the older the women were at the point of return, the more likely they were to undertake voluntary work. The highest proportion (45%) were aged 40 or over, followed by 21% who were aged 35 – 39, 9% who were aged 30 – 34 and 8% who were aged under 30.

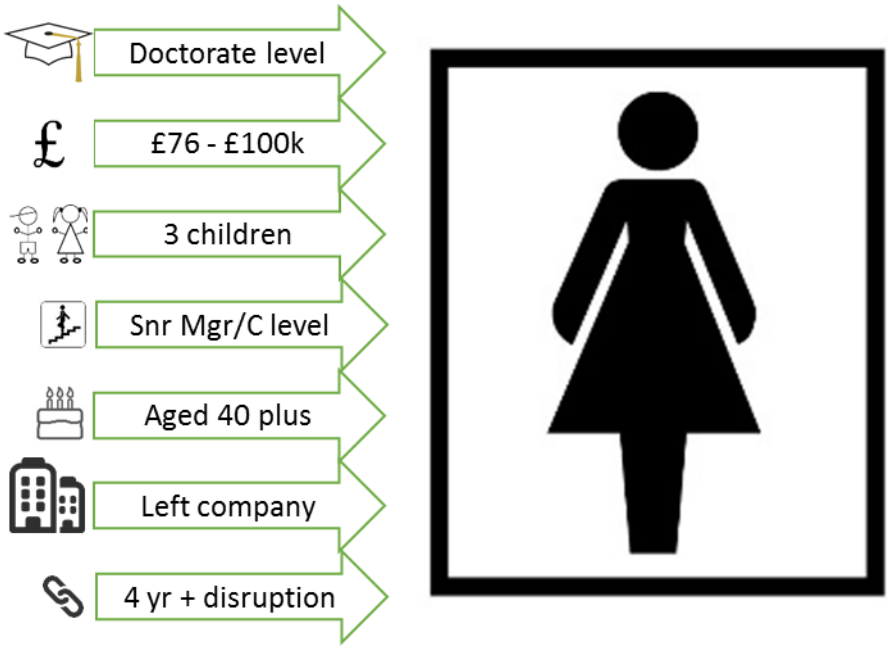
4.2.1. Summary of the key points of women undertaking some form of voluntary work

A fifth of the respondents undertook some form of voluntary work during their career gap, which was the most commonly undertaken of the stated activities. It was seen that the more children the women cared for, the more likely they were to undertake voluntary work (up to women caring for 4 or more children). In addition, the longer the women were away from the workplace, the more likely they were to undertake some form of voluntary work.

Women with the lowest personal and household incomes at the point of return had the least amount of involvement in voluntary work. The higher the education level of the women and the older the women were at the point of return, the more likely they were to undertake voluntary work.

From the respondent's responses a conceptual model has been created, illustrating in Figure 32 the typical woman who undertook voluntary work during her career gap.

Figure 32. *Typical woman that undertook voluntary work*



4.3. Continuing education

There were 109 respondents who answered the questions whether they continue their education during their career gap and stated the number of children they cared for. Of those 109 women, the highest proportion of women stating that during their career gap they continued their education was 50% for women who cared for 4 children – however this was only from a pool of 2 women who were caring for 4 children, therefore 1 woman did undertake this activity and 1 did not. Of the 109 women, 16 women (15%) did continue their education and of those 16 women, the second biggest proportion (42%) cared for 3 children, this was followed by 13% who cared for 2 children. The smallest proportion was women who

cared for 1 child (4%). A trend therefore can be seen in that the higher the number of children a woman cared for, the more likely she was to continue her education during her career gap.

Table 6.21 *Cross tabulation - the number of children cared for and women continuing their education*

Crosstab

			Q7 Number of children cared for				
			1 One child	2 2 Children	3 3 Children	4 4 Children	Total
Q6 During Gap - Continued Education	0 No	Count	27	58	7	1	93
		% within Q6 During Gap - Continued Education	29.0%	62.4%	7.5%	1.1%	100.0%
		% within Q7 Number of children cared for	96.4%	86.6%	58.3%	50.0%	85.3%
	1 Yes	Count	1	9	5	1	16
		% within Q6 During Gap - Continued Education	6.2%	56.2%	31.2%	6.2%	100.0%
		% within Q7 Number of children cared for	3.6%	13.4%	41.7%	50.0%	14.7%
Total		Count	28	67	12	2	109
		% within Q6 During Gap - Continued Education	25.7%	61.5%	11.0%	1.8%	100.0%
		% within Q7 Number of children cared for	100.0%	100.0%	100.0%	100.0%	100.0%

When comparing the data for the total length of career gap of the women and whether they continued their education during their career gap, it can be seen that all 139 answered both questions. Of those 139 women the highest proportion had a career gap of 37-48 months (44%). This was followed by 39% for women who had a career gap of 4 years or more, and then 20% who had a career gap of 25-36 months. The smallest proportion of women who continued their education during their career gap had a break of 3-12 months. There was no real pattern emerging from this data.

Table 6.22 *Cross tabulation - length of total career gap and women continuing their education*

Crosstab

			Q3 Total Career Gap					
			1 3-12 months	2 13-24 months	3 25-36 months	4 37-48 months	5 4 years or more	Total
Q6 During Gap - Continued Education	0 No	Count	48	36	12	5	14	115
		% within Q6 During Gap - Continued Education	41.7%	31.3%	10.4%	4.3%	12.2%	100.0%
		% within Q3 Total Career Gap	94.1%	87.8%	80.0%	55.6%	60.9%	82.7%
	1 Yes	Count	3	5	3	4	9	24
		% within Q6 During Gap - Continued Education	12.5%	20.8%	12.5%	16.7%	37.5%	100.0%
		% within Q3 Total Career Gap	5.9%	12.2%	20.0%	44.4%	39.1%	17.3%
Total		Count	51	41	15	9	23	139
		% within Q6 During Gap - Continued Education	36.7%	29.5%	10.8%	6.5%	16.5%	100.0%
		% within Q3 Total Career Gap	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 6.23 illustrates the level of respondent at the point of leaving the workforce compared to whether they continued their education during their career gap. 126 women answered both of these questions and the highest proportion of women (21%) were at middle management level when they left the workforce. This was closely followed by 18% who were at a junior level, then 12% at first line management level and 11% at senior management level. One woman was at the C suite level or equivalent and she did not continue her education during her career gap. It can be inferred from this data that if women were at the middle management level or below that they were more likely to continue their education during their career gap.

Table 6.23 *Cross tabulation - level of respondent at point of leaving the workforce and continuing their education*

Crosstab

			Q6 During Gap - Continued Education		
			0 No	1 Yes	Total
Q10 Level of respondent at point of leaving	1 Junior	Count	27	6	33
		% within Q10 Level of respondent at point of leaving	81.8%	18.2%	100.0%
		% within Q6 During Gap - Continued Education	25.5%	30.0%	26.2%
	2 First line management	Count	43	6	49
		% within Q10 Level of respondent at point of leaving	87.8%	12.2%	100.0%
		% within Q6 During Gap - Continued Education	40.6%	30.0%	38.9%
	3 Middle management	Count	27	7	34
		% within Q10 Level of respondent at point of leaving	79.4%	20.6%	100.0%
		% within Q6 During Gap - Continued Education	25.5%	35.0%	27.0%
	4 Senior level management	Count	8	1	9
		% within Q10 Level of respondent at point of leaving	88.9%	11.1%	100.0%
		% within Q6 During Gap - Continued Education	7.5%	5.0%	7.1%
	5 C Suite, Executive or Board level	Count	1	0	1
		% within Q10 Level of respondent at point of leaving	100.0%	0.0%	100.0%
		% within Q6 During Gap - Continued Education	0.9%	0.0%	0.8%
Total		Count	106	20	126
		% within Q10 Level of respondent at point of leaving	84.1%	15.9%	100.0%
		% within Q6 During Gap - Continued Education	100.0%	100.0%	100.0%

Turning to the personal income of the women at the point of leaving the workforce, it can be seen from Table 6.24 that 137 women answered this question along with whether they had continued their education during their career gap. The highest proportion of women who continued their education (30%), had the lower personal income at the point of leaving i.e. less that £20k per year. The next highest proportion was 20%, which equated to 2 women, in the personal income category of £76k-£100k per year. This was followed by 18% with a

personal income of £21k-£30k per year and 16% with a personal income of £31k-£50k per year. It can therefore be seen that women with the lowest personal income (i.e. who earnt the least) were the most likely to use their career gap to continue their education.

Table 6.24 *Cross tabulation - personal income at point of leaving and women continuing their education*

Crosstab

			Q6 During Gap - Continued Education		
			0 No	1 Yes	Total
Q9 Personal income at point of leaving the workforce	1 Less than £20k per year	Count	16	7	23
		% within Q9 Personal income at point of leaving the workforce	69.6%	30.4%	100.0%
		% within Q6 During Gap - Continued Education	14.2%	29.2%	16.8%
	2 £21k to £30k per year	Count	36	8	44
		% within Q9 Personal income at point of leaving the workforce	81.8%	18.2%	100.0%
		% within Q6 During Gap - Continued Education	31.9%	33.3%	32.1%
	3 £31k to £50k per year	Count	32	6	38
		% within Q9 Personal income at point of leaving the workforce	84.2%	15.8%	100.0%
		% within Q6 During Gap - Continued Education	28.3%	25.0%	27.7%
	4 £51k to £75k per year	Count	15	1	16
		% within Q9 Personal income at point of leaving the workforce	93.8%	6.2%	100.0%
		% within Q6 During Gap - Continued Education	13.3%	4.2%	11.7%
	5 £76k to £100k per year	Count	8	2	10
		% within Q9 Personal income at point of leaving the workforce	80.0%	20.0%	100.0%
		% within Q6 During Gap - Continued Education	7.1%	8.3%	7.3%
	6 £101k or more per year	Count	6	0	6
		% within Q9 Personal income at point of leaving the workforce	100.0%	0.0%	100.0%
		% within Q6 During Gap - Continued Education	5.3%	0.0%	4.4%
Total		Count	113	24	137
		% within Q9 Personal income at point of leaving the workforce	82.5%	17.5%	100.0%
		% within Q6 During Gap - Continued Education	100.0%	100.0%	100.0%

Turning to the women's household income, of the 133 women who answered both questions, 18% continued their education during their career gap. The highest proportion was women who had a household income of less than £20k per annum (36%), this was followed by women with a household income of £76k-£100k per annum (30%), then £21k-£30k per annum (21%) and £31k-£50k per annum (14%). The lowest proportion of women who continued their education during their career gap had a household income of £51k-£75k per annum with 10%.

Table 6.25 *Cross tabulation - the household income at point of leaving and women continuing their education*

Crosstab

			Q6 During Gap - Continued Education		
			0 No	1 Yes	Total
Q9 Household income at point of leaving	1 Less than £20k per year	Count	7	4	11
		% within Q9 Household income at point of leaving	63.6%	36.4%	100.0%
		% within Q6 During Gap - Continued Education	6.4%	16.7%	8.3%
	2 £21k to £30k per year	Count	11	3	14
		% within Q9 Household income at point of leaving	78.6%	21.4%	100.0%
		% within Q6 During Gap - Continued Education	10.1%	12.5%	10.5%
	3 £31k to £50k per year	Count	24	4	28
		% within Q9 Household income at point of leaving	85.7%	14.3%	100.0%
		% within Q6 During Gap - Continued Education	22.0%	16.7%	21.1%
	4 £51k to £75k per year	Count	27	3	30
		% within Q9 Household income at point of leaving	90.0%	10.0%	100.0%
		% within Q6 During Gap - Continued Education	24.8%	12.5%	22.6%
	5 £76k to £100k per year	Count	16	7	23
		% within Q9 Household income at point of leaving	69.6%	30.4%	100.0%
		% within Q6 During Gap - Continued Education	14.7%	29.2%	17.3%
	6 £101k or more per year	Count	24	3	27
		% within Q9 Household income at point of leaving	88.9%	11.1%	100.0%
		% within Q6 During Gap - Continued Education	22.0%	12.5%	20.3%
Total		Count	109	24	133
		% within Q9 Household income at point of leaving	82.0%	18.0%	100.0%
		% within Q6 During Gap - Continued Education	100.0%	100.0%	100.0%

Table 6.26 shows the number of women who continued their education during their career gap in relation to whether they returned to the same company at the end of their career gap. 139 respondents answered the questions, of those, 86 (62%) did return to the same company, and of those 86, 8 (9%) of the women continued their education. Of the 53 women who did not return to the same company, 16 (30%) continued their education during their career gap. Therefore, it can be seen that women who continued their education were more likely to not return to their previous employer, mirroring the results for the personal income question.

Table 6.26 *Cross tabulation - company women returned to and women continuing their education*

Crosstab

			Q6 During Gap - Continued Education		
			0 No	1 Yes	Total
Q14 Did you return to the same company?	1 Yes	Count	78	8	86
		% within Q14 Did you return to the same company?	90.7%	9.3%	100.0%
		% within Q6 During Gap - Continued Education	67.8%	33.3%	61.9%
	2 No	Count	37	16	53
		% within Q14 Did you return to the same company?	69.8%	30.2%	100.0%
		% within Q6 During Gap - Continued Education	32.2%	66.7%	38.1%
Total		Count	115	24	139
		% within Q14 Did you return to the same company?	82.7%	17.3%	100.0%
		% within Q6 During Gap - Continued Education	100.0%	100.0%	100.0%

In this instance the chi square statistic (Table 6.27), 10.014, with a degree of freedom on 1, was higher than the critical value of 6.6. This means that there was an observable difference in the pattern of responses for this factor in relation to whether the women returned to the same industry. The statistical significance in this case implies that the differences are not due to chance alone, but instead may be indicative of other processes at work.

Table 6.27 *Chi square test*

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	10.014[a]	1	.002		
Continuity Correction[b]	8.605	1	.003		
Likelihood Ratio	9.753	1	.002		
Fisher's Exact Test				.002	.002
Linear-by-Linear Association	9.942	1	.002		
N of Valid Cases	139				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 9.15.

b. Computed only for a 2x2 table

Table 6.28 shows that of the 139 respondents, 101 (73%) returned to the same industry after their career gap. Of those 101 women, 13% continued their education during their career gap. Of the 38 women who did not return to the same industry, 29% continued their education, illustrating most women who continued their education did not return to the same industry.

Table 6.28 *Cross tabulation - industry women returned to and women continuing their education*

Crosstab

			Q6 During Gap - Continued Education		
			0 No	1 Yes	Total
Q15 Did you return to the same industry?	1 Yes	Count	88	13	101
		% within Q15 Did you return to the same industry?	87.1%	12.9%	100.0%
		% within Q6 During Gap - Continued Education	76.5%	54.2%	72.7%
	2 No	Count	27	11	38
		% within Q15 Did you return to the same industry?	71.1%	28.9%	100.0%
		% within Q6 During Gap - Continued Education	23.5%	45.8%	27.3%
Total		Count	115	24	139
		% within Q15 Did you return to the same industry?	82.7%	17.3%	100.0%
		% within Q6 During Gap - Continued Education	100.0%	100.0%	100.0%

Once again, the chi square statistic (Table 6.29) was significant at 4.995, with a degree of freedom on 1, was lower than the critical value of 6.6. This means that there was not an observable difference in the pattern of responses for this factor in relation to whether the women returned to the same industry. The statistical significance in this case implies that the differences could be due to chance, rather than be indicative of other processes at work.

Table 6.29 *Chi square*

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	4.995[a]	1	.025		
Continuity Correction[b]	3.933	1	.047		
Likelihood Ratio	4.621	1	.032		
Fisher's Exact Test				.042	.027
Linear-by-Linear Association	4.959	1	.026		
N of Valid Cases	139				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.56.

b. Computed only for a 2x2 table

Of the 139 respondents, the highest proportion by far who continued their education during their gap where educated up to Doctorate level (46%). This was followed by 21% who were educated up to Masters level and 10% up to A level (Table 6.30).

Table 6.30. *Cross tabulation - level of education and continuing education*

Crosstab

			Q6 During Gap - Continued Education		
			0 No	1 Yes	Total
Q28 Level of education	1 Up to A level or equivalent	Count	26	3	29
		% within Q28 Level of education	89.7%	10.3%	100.0%
		% within Q6 During Gap - Continued Education	22.6%	12.5%	20.9%
	2 Up to First Degree or equivalent	Count	37	4	41
		% within Q28 Level of education	90.2%	9.8%	100.0%
		% within Q6 During Gap - Continued Education	32.2%	16.7%	29.5%
	3 Up to Masters level, professional qualifications or equivalent	Count	44	12	56
		% within Q28 Level of education	78.6%	21.4%	100.0%
		% within Q6 During Gap - Continued Education	38.3%	50.0%	40.3%
	4 Up to Doctorate level or equivalent	Count	6	5	11
		% within Q28 Level of education	54.5%	45.5%	100.0%
		% within Q6 During Gap - Continued Education	5.2%	20.8%	7.9%
	5 GSCE Level or equivalent	Count	2	0	2
		% within Q28 Level of education	100.0%	0.0%	100.0%
		% within Q6 During Gap - Continued Education	1.7%	0.0%	1.4%
Total		Count	115	24	139
		% within Q28 Level of education	82.7%	17.3%	100.0%
		% within Q6 During Gap - Continued Education	100.0%	100.0%	100.0%

When the lowest 2 education levels were recoded and joined together (Table 6.31) it can be seen that the trend identified in Table 6.30 was repeated i.e. that the higher the level of education the more likely the women were to continue their education during their career gap. There was still the stark difference in women at Doctorate level to other education levels, when nearly half of all women undertook some form of education during their career gap.

Table 6.31 *Cross tabulation - level of education (combined GCSE and A level) and continuing education*

Crosstab

			Q6 During Gap - Continued Education		
			0 No	1 Yes	Total
Q28 GCSE and A-Level combined	1 Up to A level or equivalent	Count	28	3	31
		% within Q28 GCSE and A-Level combined	90.3%	9.7%	100.0%
		% within Q6 During Gap - Continued Education	24.3%	12.5%	22.3%
	2 Up to First Degree or equivalent	Count	37	4	41
		% within Q28 GCSE and A-Level combined	90.2%	9.8%	100.0%
		% within Q6 During Gap - Continued Education	32.2%	16.7%	29.5%
	3 Up to Masters level, professional qualifications or equivalent	Count	44	12	56
		% within Q28 GCSE and A-Level combined	78.6%	21.4%	100.0%
		% within Q6 During Gap - Continued Education	38.3%	50.0%	40.3%
	4 Up to Doctorate level or equivalent	Count	6	5	11
		% within Q28 GCSE and A-Level combined	54.5%	45.5%	100.0%
		% within Q6 During Gap - Continued Education	5.2%	20.8%	7.9%
Total		Count	115	24	139
		% within Q28 GCSE and A-Level combined	82.7%	17.3%	100.0%
		% within Q6 During Gap - Continued Education	100.0%	100.0%	100.0%

Turning to the ages of the women at the time of their return to the workplace (Table 6.32) it can be seen from the data that of the 138 women who answered both questions, the highest proportion who continued their education were aged 40 years and over (29%). This was followed by 17% who were aged 35-39 years old and 12% who were aged 30-34 years old. None of the women who were aged under 30 continued their education during their career gap. This shows that the older the women were, the trend was for them to choose to continue their education, this could be important for Colleges, Universities and other educational establishments as they may be wasting their marketing efforts if they are aiming it towards the younger women.

Table 6.32. *Cross tabulation - age at return to the workplace (recoded) and continuing education*

Crosstab

			Q6 During Gap - Continued Education		
			0 No	1 Yes	Total
Age at Return Recoded	2 Up to Age 30	Count	12	0	12
		% within Age at Return Recoded	100.0%	0.0%	100.0%
		% within Q6 During Gap - Continued Education	10.4%	0.0%	8.7%
	3 30 - 34 years old	Count	38	5	43
		% within Age at Return Recoded	88.4%	11.6%	100.0%
		% within Q6 During Gap - Continued Education	33.0%	21.7%	31.2%
	4 35 - 39 years old	Count	43	9	52
		% within Age at Return Recoded	82.7%	17.3%	100.0%
		% within Q6 During Gap - Continued Education	37.4%	39.1%	37.7%
	5 40 years and over	Count	22	9	31
		% within Age at Return Recoded	71.0%	29.0%	100.0%
		% within Q6 During Gap - Continued Education	19.1%	39.1%	22.5%
Total		Count	115	23	138
		% within Age at Return Recoded	83.3%	16.7%	100.0%
		% within Q6 During Gap - Continued Education	100.0%	100.0%	100.0%

4.3.1. Summary of key points of women continuing their education

A trend was identified regarding the number of children the women cared for. The higher the number of children the women cared for, the more likely they were to continue their education. Another trend was in relation to the level of the women; the women who were at the middle management level or below were more likely to continue their education during their career gap.

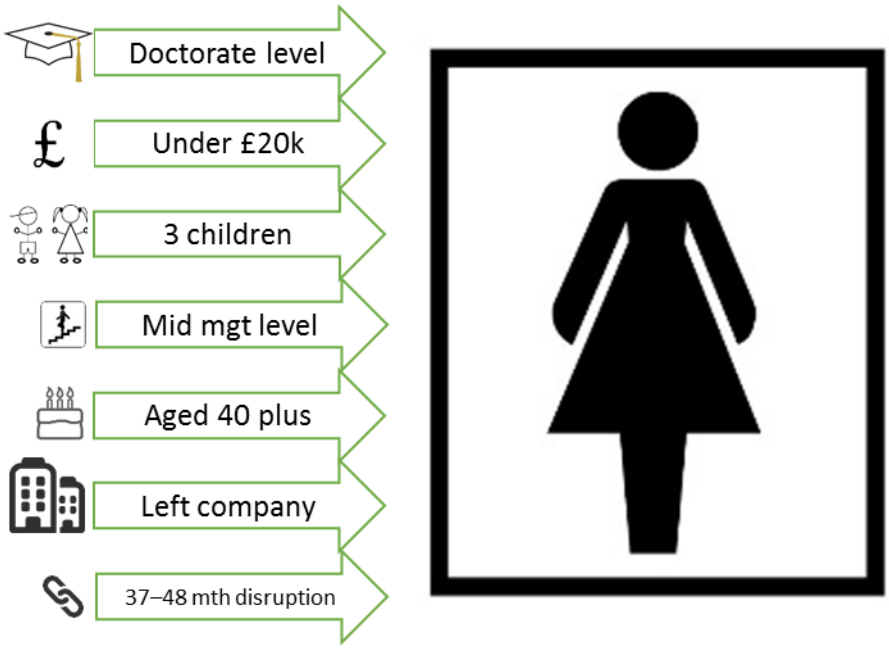
Women with the lowest personal and household income were most likely to undertake this form of activity, and most women who continued their education did not return to the same organisation or industry after their career gap.

There was a large difference when it came to the education level. It could be seen that many more women at doctorate level took the opportunity to continue their education than any other education level. Overall the higher the level of education, the more likely the women were to continue their education.

None of the women under 30 years of age undertook this activity and the highest proportion were aged 40 and over. The trend was clear, the older the women were the higher the proportion who chose to continue their education during their career gap.

From the respondent's responses a conceptual model has been created, illustrating in Figure 33 the typical woman that continued her education during her maternal career disruption.

Figure 33. *Typical woman that continued their education*



4.4. Own/family business

109 women answered the question whether they worked in their own or their family business during their career gap and also stated the number of children that they cared for. Of those 109 (see Table 5.33), 12 (11%) had undertaken some form of work for their own or their family business. Of those 12 women, the highest proportion cared for 3 children (25%), followed by 10% caring for 2 children and 7% caring for one child. Neither of the 2 women caring for 4 or more children worked for their own or family business during their career gap. If those 2 women are left aside due to their small number of respondents in the number of children category, it can be seen that the more children the women were caring for, the more

likely they were to undertake some form of work for their own business or for their family business during their career gap.

Table 6.33 *Cross tabulation - own/family business and number of children cared for*

Crosstab

			Q7 Number of children cared for				
			1 One child	2 2 Children	3 3 Children	4 4 Children	Total
Q6 During Gap - Own/Family Business	0 No	Count	26	60	9	2	97
		% within Q6 During Gap - Own/Family Business	26.8%	61.9%	9.3%	2.1%	100.0%
		% within Q7 Number of children cared for	92.9%	89.6%	75.0%	100.0%	89.0%
	1 Yes	Count	2	7	3	0	12
		% within Q6 During Gap - Own/Family Business	16.7%	58.3%	25.0%	0.0%	100.0%
		% within Q7 Number of children cared for	7.1%	10.4%	25.0%	0.0%	11.0%
Total		Count	28	67	12	2	109
		% within Q6 During Gap - Own/Family Business	25.7%	61.5%	11.0%	1.8%	100.0%
		% within Q7 Number of children cared for	100.0%	100.0%	100.0%	100.0%	100.0%

All 139 respondents answered both the question whether they had undertaken this activity during their career gap and the length of their total career gap (Table 6.34). Of those 139, 14 (10%) did work in their own/family business during their career gap. Of those 14, the highest proportion (36%) was from the women whose total career gap was 4 years or more. Following this the next highest proportion was 29% for women who were out of the workforce for 13-24 months and 21% for women with a career gap of 3-12 months. None of the women who had a career gap of 25-36 months carried out any work for a family or their own business. From this data there was no overall trend.

Table 6.34 *Cross tabulation - own/family business and length of total career gap*

Crosstab

			Q3 Total Career Gap					
			1 3-12 months	2 13-24 months	3 25-36 months	4 37-48 months	5 4 years or more	Total
Q6 During Gap - Own/Family Business	0 No	Count	48	37	15	7	18	125
		% within Q6 During Gap - Own/Family Business	38.4%	29.6%	12.0%	5.6%	14.4%	100.0%
		% within Q3 Total Career Gap	94.1%	90.2%	100.0%	77.8%	78.3%	89.9%
	1 Yes	Count	3	4	0	2	5	14
		% within Q6 During Gap - Own/Family Business	21.4%	28.6%	0.0%	14.3%	35.7%	100.0%
		% within Q3 Total Career Gap	5.9%	9.8%	0.0%	22.2%	21.7%	10.1%
Total		Count	51	41	15	9	23	139
		% within Q6 During Gap - Own/Family Business	36.7%	29.5%	10.8%	6.5%	16.5%	100.0%
		% within Q3 Total Career Gap	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 6.35 shows the data concerning the level the women had reached at the point of leaving the workplace along with whether they had carried out any work for their own or family business. 126 women answered both of these questions, and 12 of those (10%) did undertake this type of activity during their career gap. Of those 12 women, the highest proportion (100%) was at the C suite level however as this was only one person it is difficult to say it is representative. The next highest proportion was 22%, women who were at senior management level, followed by 12% at the first line manager level, 6% at middle manager level and 3% at junior level. It can be seen from this data that all but 1 of the 12 women who worked for their own or the family business during their career gap were in some form of management position at the time of leaving the workforce.

Table 6.35 *Cross tabulation - own/family business and level in organisation at point of leaving*

Crosstab

			Q6 During Gap - Own/Family Business		
			0 No	1 Yes	Total
Q10 Level of respondent at point of leaving	1 Junior	Count	32	1	33
		% within Q10 Level of respondent at point of leaving	97.0%	3.0%	100.0%
		% within Q6 During Gap - Own/Family Business	28.1%	8.3%	26.2%
	2 First line management	Count	43	6	49
		% within Q10 Level of respondent at point of leaving	87.8%	12.2%	100.0%
		% within Q6 During Gap - Own/Family Business	37.7%	50.0%	38.9%
	3 Middle management	Count	32	2	34
		% within Q10 Level of respondent at point of leaving	94.1%	5.9%	100.0%
		% within Q6 During Gap - Own/Family Business	28.1%	16.7%	27.0%
	4 Senior level management	Count	7	2	9
		% within Q10 Level of respondent at point of leaving	77.8%	22.2%	100.0%
		% within Q6 During Gap - Own/Family Business	6.1%	16.7%	7.1%
	5 C Suite, Executive or Board level	Count	0	1	1
		% within Q10 Level of respondent at point of leaving	0.0%	100.0%	100.0%
		% within Q6 During Gap - Own/Family Business	0.0%	8.3%	0.8%
Total		Count	114	12	126
		% within Q10 Level of respondent at point of leaving	90.5%	9.5%	100.0%
		% within Q6 During Gap - Own/Family Business	100.0%	100.0%	100.0%

137 women answered the activity question and gave information about their personal income. Of those 137, 14 (10%) had undertaken some form of workforce their own or their family business. Within the 14, the highest proportion (50%) was women who had a personal income of £101k or more, followed by 11% with a personal income of £31k-£50k, 10% with a personal income of £76k-£100k, 9% with a personal income of less that £20k, 7% with a personal income of £21k-£30k and finally 6% with a personal income of £51k-£75k.

Table 6.36 *Cross tabulation - own/family business and personal income at point of leaving the workforce*

Crosstab

			Q6 During Gap - Own/Family Business		
			0 No	1 Yes	Total
Q9 Personal income at point of leaving the workforce	1 Less than £20k per year	Count	21	2	23
		% within Q9 Personal income at point of leaving the workforce	91.3%	8.7%	100.0%
		% within Q6 During Gap - Own/Family Business	17.1%	14.3%	16.8%
	2 £21k to £30k per year	Count	41	3	44
		% within Q9 Personal income at point of leaving the workforce	93.2%	6.8%	100.0%
		% within Q6 During Gap - Own/Family Business	33.3%	21.4%	32.1%
	3 £31k to £50k per year	Count	34	4	38
		% within Q9 Personal income at point of leaving the workforce	89.5%	10.5%	100.0%
		% within Q6 During Gap - Own/Family Business	27.6%	28.6%	27.7%
	4 £51k to £75k per year	Count	15	1	16
		% within Q9 Personal income at point of leaving the workforce	93.8%	6.2%	100.0%
		% within Q6 During Gap - Own/Family Business	12.2%	7.1%	11.7%
	5 £76k to £100k per year	Count	9	1	10
		% within Q9 Personal income at point of leaving the workforce	90.0%	10.0%	100.0%
		% within Q6 During Gap - Own/Family Business	7.3%	7.1%	7.3%
	6 £101k or more per year	Count	3	3	6
		% within Q9 Personal income at point of leaving the workforce	50.0%	50.0%	100.0%
		% within Q6 During Gap - Own/Family Business	2.4%	21.4%	4.4%
Total		Count	123	14	137
		% within Q9 Personal income at point of leaving the workforce	89.8%	10.2%	100.0%
		% within Q6 During Gap - Own/Family Business	100.0%	100.0%	100.0%

When this data set is compared with the data for household income at the point of leaving the workforce, it can be seen that out of the 133 women who responded to both questions, 13 (9%) had undertaken some form of work for their own or their family business. Out of those 13, the highest proportion (26%) had a household income of £76k-£100k per annum. This was followed by 15% with women with a household income of £101k or more per annum.

The next largest proportion was 14% with women with a household income of £21k-£30k. There was then a large drop to 3% with a household income of £51k-£75k per annum. None of the women with a household income of less than £20k per annum or £31k-£50k per annum worked for their own or their family business during their career gap.

It can be seen from both Tables 6.35 and 6.36 that women with personal and household incomes of over £76k were more likely to undertake some form of work for their own or their family work during their career gap.

Table 6.37 *Cross tabulation - own/family business and household income at the point of leaving the workforce*

Crosstab

			Q6 During Gap - Own/Family Business		
			0 No	1 Yes	Total
Q9 Household income at point of leaving	1 Less than £20k per year	Count	11	0	11
		% within Q9 Household income at point of leaving	100.0%	0.0%	100.0%
		% within Q6 During Gap - Own/Family Business	9.2%	0.0%	8.3%
	2 £21k to £30k per year	Count	12	2	14
		% within Q9 Household income at point of leaving	85.7%	14.3%	100.0%
		% within Q6 During Gap - Own/Family Business	10.0%	15.4%	10.5%
	3 £31k to £50k per year	Count	28	0	28
		% within Q9 Household income at point of leaving	100.0%	0.0%	100.0%
		% within Q6 During Gap - Own/Family Business	23.3%	0.0%	21.1%
	4 £51k to £75k per year	Count	29	1	30
		% within Q9 Household income at point of leaving	96.7%	3.3%	100.0%
		% within Q6 During Gap - Own/Family Business	24.2%	7.7%	22.6%
	5 £76k to £100k per year	Count	17	6	23
		% within Q9 Household income at point of leaving	73.9%	26.1%	100.0%
		% within Q6 During Gap - Own/Family Business	14.2%	46.2%	17.3%
	6 £101k or more per year	Count	23	4	27
		% within Q9 Household income at point of leaving	85.2%	14.8%	100.0%
		% within Q6 During Gap - Own/Family Business	19.2%	30.8%	20.3%
Total		Count	120	13	133
		% within Q9 Household income at point of leaving	90.2%	9.8%	100.0%
		% within Q6 During Gap - Own/Family Business	100.0%	100.0%	100.0%

Tables 6.38 and 6.39 illustrate the contingency table and chi square table for women who undertook work for their family or own business and returned to the same company. It can be seen that of the 139 respondents, 6% returned to the same company following their career gap in addition to working for their own or their family business.

The chi square statistic (Table 6.39) was significant at 4.515, with a degree of freedom on 1, was lower than the critical value of 6.6. This means that there was not an observable difference in the pattern of responses for this factor in relation to whether the women returned to the same industry. The statistical significance in this case implies that the differences could be due to chance.

Table 6.38 *Cross tabulation - own/family business and whether women returned to the same company*

Crosstab

			Q6 During Gap - Own/Family Business		
			0 No	1 Yes	Total
Q14 Did you return to the same company?	1 Yes	Count	81	5	86
		% within Q14 Did you return to the same company?	94.2%	5.8%	100.0%
		% within Q6 During Gap - Own/Family Business	64.8%	35.7%	61.9%
	2 No	Count	44	9	53
		% within Q14 Did you return to the same company?	83.0%	17.0%	100.0%
		% within Q6 During Gap - Own/Family Business	35.2%	64.3%	38.1%
Total		Count	125	14	139
		% within Q14 Did you return to the same company?	89.9%	10.1%	100.0%
		% within Q6 During Gap - Own/Family Business	100.0%	100.0%	100.0%

Table 6.39. *Chi square test*

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	4.515[a]	1	.034		
Continuity Correction[b]	3.366	1	.067		
Likelihood Ratio	4.367	1	.037		
Fisher's Exact Test				.044	.035
Linear-by-Linear Association	4.482	1	.034		
N of Valid Cases	139				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.34.

b. Computed only for a 2x2 table

Out of the 139 respondents, and the 14 women who did undertake this activity in their career gap, 57% of them (8 women in total) did return to the same industry (Table 40).

Table 6.40 *Cross tabulation - own/family business and whether women returned to the same industry*

Crosstab

			Q6 During Gap - Own/Family Business		
			0 No	1 Yes	Total
Q15 Did you return to the same industry?	1 Yes	Count	93	8	101
		% within Q15 Did you return to the same industry?	92.1%	7.9%	100.0%
		% within Q6 During Gap - Own/Family Business	74.4%	57.1%	72.7%
	2 No	Count	32	6	38
		% within Q15 Did you return to the same industry?	84.2%	15.8%	100.0%
		% within Q6 During Gap - Own/Family Business	25.6%	42.9%	27.3%
Total		Count	125	14	139
		% within Q15 Did you return to the same industry?	89.9%	10.1%	100.0%
		% within Q6 During Gap - Own/Family Business	100.0%	100.0%	100.0%

Table 6.41 shows the contingency table for the education level of the women. It was seen that 139 women who answered the activity question and gave information about their academic achievement level. Of those 139, 14 (10%) had undertaken some form of work for their own or their family business. Within the 14, the highest proportion (50%) was women who were educated to Masters level, jointly followed by 21% for women educated up to A level and First degree level and finally 7% with a doctorate or equivalent.

Table 6.41 *Cross tabulation - own/family business and education level*

Crosstab

			Q6 During Gap - Own/Family Business		
			0 No	1 Yes	Total
Q28 GCSE and A-Level combined	1 Up to A level or equivalent	Count	28	3	31
		% within Q28 GCSE and A-Level combined	90.3%	9.7%	100.0%
		% within Q6 During Gap - Own/Family Business	22.4%	21.4%	22.3%
	2 Up to First Degree or equivalent	Count	38	3	41
		% within Q28 GCSE and A-Level combined	92.7%	7.3%	100.0%
		% within Q6 During Gap - Own/Family Business	30.4%	21.4%	29.5%
	3 Up to Masters level, professional qualifications or equivalent	Count	49	7	56
		% within Q28 GCSE and A-Level combined	87.5%	12.5%	100.0%
		% within Q6 During Gap - Own/Family Business	39.2%	50.0%	40.3%
	4 Up to Doctorate level or equivalent	Count	10	1	11
		% within Q28 GCSE and A-Level combined	90.9%	9.1%	100.0%
		% within Q6 During Gap - Own/Family Business	8.0%	7.1%	7.9%
Total		Count	125	14	139
		% within Q28 GCSE and A-Level combined	89.9%	10.1%	100.0%
		% within Q6 During Gap - Own/Family Business	100.0%	100.0%	100.0%

Within Table 6.42 there is the contingency table for the age of the women at the point of their return to the workplace. Of the 14 women who had undertaken this type of activity, the highest proportion (57%) was women who were aged between 35 - 39 years old, followed by 36% for women over 40 years and finally 7% were aged between 30 – 34. None were aged

up to 30 years old. It can therefore be seen that the majority of women were aged over 35 who worked for their own company or their family business during their career gap.

Table 6.42 *Cross tabulation - own/family business and age a point of return*

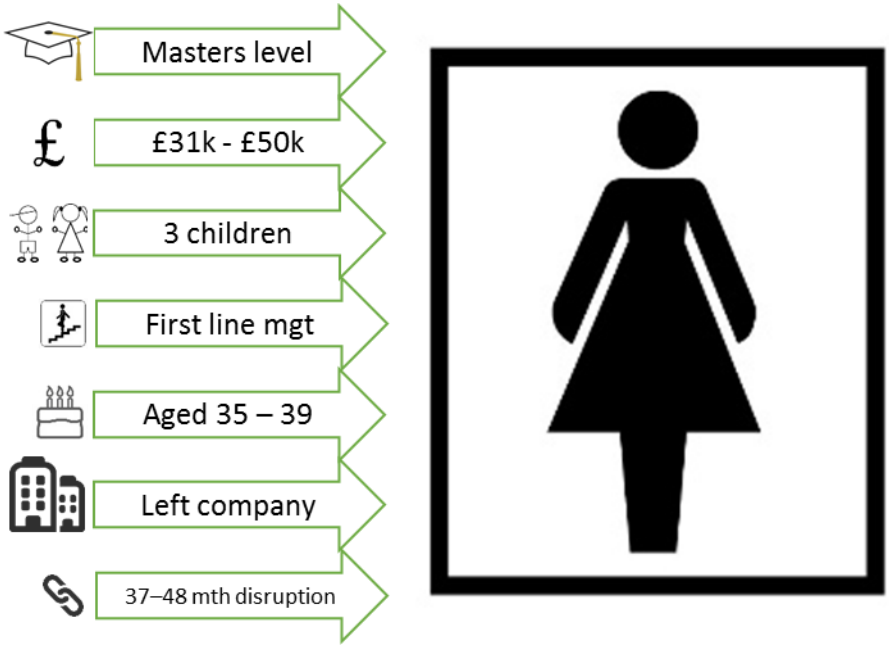
Crosstab

			Q6 During Gap - Own/Family Business		
			0 No	1 Yes	Total
Age at Return Recoded	2 Up to Age 30	Count	12	0	12
		% within Age at Return Recoded	100.0%	0.0%	100.0%
		% within Q6 During Gap - Own/Family Business	9.7%	0.0%	8.7%
	3 30 - 34 years old	Count	42	1	43
		% within Age at Return Recoded	97.7%	2.3%	100.0%
		% within Q6 During Gap - Own/Family Business	33.9%	7.1%	31.2%
	4 35 - 39 years old	Count	44	8	52
		% within Age at Return Recoded	84.6%	15.4%	100.0%
		% within Q6 During Gap - Own/Family Business	35.5%	57.1%	37.7%
	5 40 years and over	Count	26	5	31
		% within Age at Return Recoded	83.9%	16.1%	100.0%
		% within Q6 During Gap - Own/Family Business	21.0%	35.7%	22.5%
Total		Count	124	14	138
		% within Age at Return Recoded	89.9%	10.1%	100.0%
		% within Q6 During Gap - Own/Family Business	100.0%	100.0%	100.0%

4.4.1. Summary of key points for women who undertook work for their own/family business

There was evidence that the more children the women cared for, the more likely they were to undertake some form of work for their own business or for their family business during their career gap although there was no overall trend relating to the length of gap the women had. A strong trend was identified regarding business level however, when the vast majority of women who worked for their own or the family business during their career gap were in some form of management position at the time of leaving the workforce. The research also indicated that women with personal and household incomes of over £76k and were aged over 35 years were more likely to undertake some form of work for their own or their family work during their career gap.

Figure 34. *Typical woman that undertook work for their own/family business*



CHAPTER 7.

CONCLUSION

1. Introduction

Women's employment is closely linked to the distribution of work and family responsibilities between women and men, as evidence demonstrates that when having children, women tend to work less hours in paid employment and spend more time in fulfilling the unpaid caring responsibilities, whilst men tend to work more in paid positions. There is evidence that after having children many women drop out of the labour market entirely and those that continue to work often do so part time although they would like to work full time or they work in jobs below their level of qualification or experience.

The crux of this piece of research was to determine if there was a maternal career disruption effect when women took time out of their careers to care for children. The research spotlighted the reasons why women returned to the paid workforce most recently and whether the length of their career gap and activity during the career gap affected their return and if so, in what way. This was a multi-faceted, multi-layered research project which was viewed through a human capital theory lens.

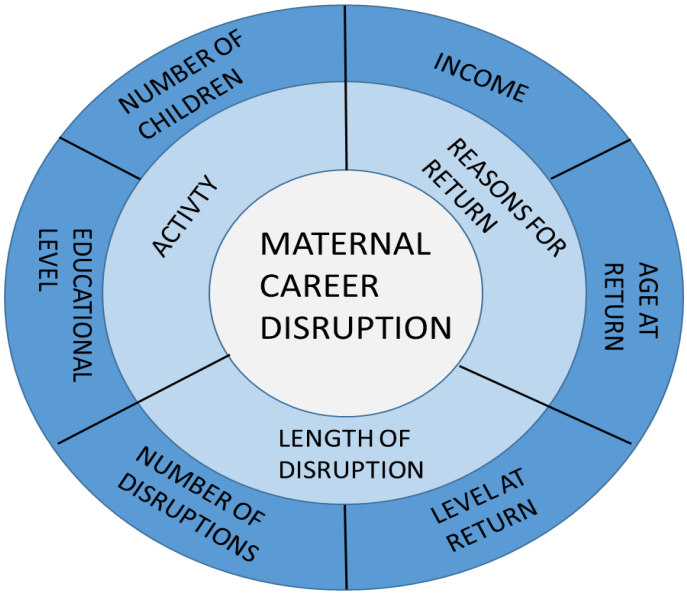
There is a gap in current HR knowledge and business literature regarding this area, both academically and from a practical perspective. Much focus and research has been on the appointment of women to company boards in the UK over the recent years, and consequently the effects of maternal career disruption have been overlooked for the majority of women. The wider debate about women in the workforce, the feminist rhetoric that women ‘can have it all’ and a certain amount of political correctness have overshadowed the reality for the

millions of women who are working on a day to day basis then taking a break from the workplace and caring for children.

The lack of empirical research into this area, especially in the UK has been evident. There have been numerous business articles, 'experts' have emerged to offer personal coaching and advice to organisations and celebrity authors have joined the growing throngs to espouse the value of empowering women, however much of this is based on limited academic research. The maternal career disruption is the missing story in the quest to stem the leaking pipeline; the foundation of which, this study has begun to reveal.

The conceptual framework which has been developed and discussed throughout this research can be seen in Figure 35. It can be seen from this framework that maternal career disruption is a multi-layered issue. The inner layer of the framework shows the factors that are interwoven into the very nature of maternal career disruption. The outer layers are all inter related and impact the inner layers.

Figure 35. *Maternal Career Disruption – Conceptual Framework*



2. Research Question 1 - critique of findings

Research Question 1 centred on the women's reasons for returning to the workplace at their most recent point. 139 survey respondents were asked to rate each of nine statements as a main influence, a big influence, a slight influence or not an influence. The statements covered financial considerations, family circumstances, personal factors and working patterns that were drawn from previous academic research and personal experience. A number of variables were compared to each of these reasons such as the age of the women when they returned, the number of children they cared for and their education level.

Overall, women returned to work because of financial reasons, firstly short term needs followed by long-term considerations. After these main influencers, women's long-term career aspirations were next in importance. Children centric factors were largely deemed not an influence on their most recent return. Most women cited children being at an age when their lifestyles are more expensive as not being an influence. This was followed by children being at an age when they are more self-reliant and family circumstances changing. Such results show that the women who responded to this survey did not feel that they were influenced by child centric factors. Such factors could include children getting older and requiring less hands on childcare or children requiring expensive clothes games or schools. This could also mean that women do not see that the emergence of a family member undertaking child care responsibilities, a parent changing job or a child moving from one child care provider such as a nursery to another child care provider such as a school as influencers to them returning to the workplace at the point that they did.

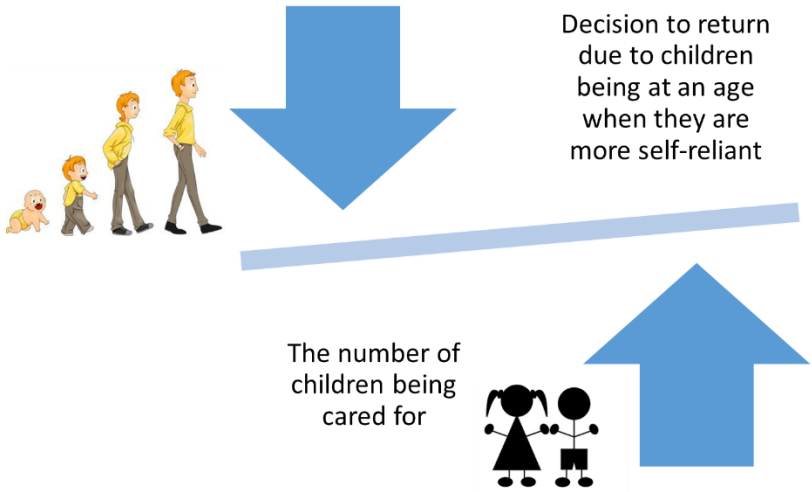
Although there is limited research in this area, it was seen from Becker (1985 and 1991) and Corcoran and Duncan (1979) that the demands on the family and their time due to having children may force mothers to take jobs with greater flexibility. Also Stratton (2001) found that women were actively seeking out roles that offered flexible working patterns. For this reason the influence 'the availability of a flexible working pattern' was included in the nine influences on return. From the survey this was the fourth most popular main influence on return with 30% of respondents citing a main influencer to their return was the availability of a flexible working pattern. Therefore, it would appear that overall the women in this survey were not particularly influenced to return because of the availability of greater flexibility.

When writing this survey question there was also an influence of Even's (1987) research. The following factors were also included; 'children were at an age when they were more self-reliant' and 'children were at an age when their lifestyles were more expensive' as Even's (1987) research suggested that the presence of additional children had an increasingly positive effect as time passes. This might be explained by children becoming less time intensive as they age (i.e. becoming more self-reliant) and by the older children accelerating the rate of demand for market goods (i.e. their lifestyles becoming more expensive), thereby becoming reasons for the women's return to the workplace.

As part of this research question the responses were built into a conceptual model according to whether relationships were identified from the survey findings. From this research there did appear to be a relationship between the responses for the influencers on the women's decision to return being that children were at an age when they were more self-reliant and the number of children they had. However, women who had the highest number of children, i.e. four or more children cited this as a main influencer the least. The most women who cited

this had three children which would agree with Even's theory that the presence of additional children had an increasingly positive effect, but women with four or more children did not bear this theory out.

Figure 36. *Relationship between decision to return due to children being self-reliant and number of children cared for*



It was also found from this survey that the number of children the women cared for had no effect on women returning due to their own career or personal considerations. Returning to work for enjoyment or for their career aspirations was no different whether the women had one, two, three or four or more children. This indicates that it does not matter how many children the women have, their 'relationship' with their career aspirations and enjoyment of work is unchanged.

Figure 37. *No relationship found between returning due to enjoyment or career aspirations and number of children being cared for*

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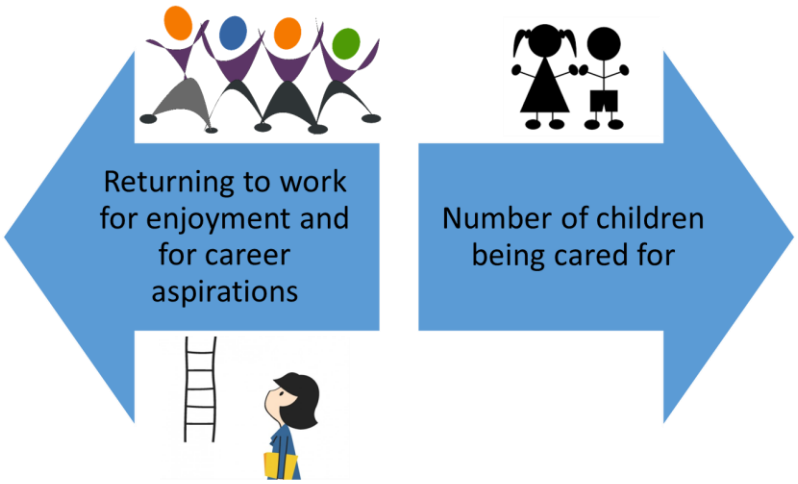
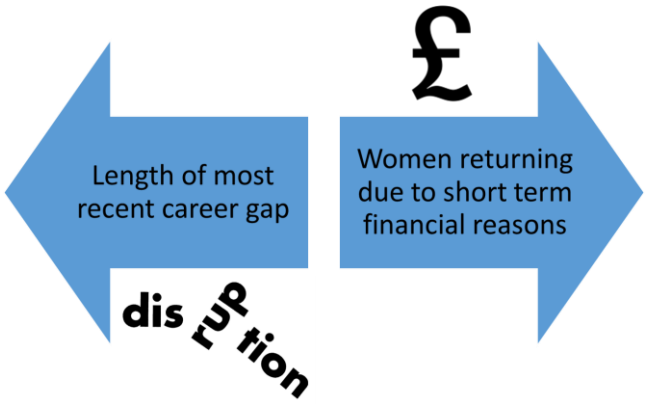


When we turned to the age of the women at the point that they returned to the workplace, it was apparent that women between the ages of 30 and 40 felt that children's self-reliance was not an influence on their return to work and was not part of their decision making process. However, for the older women (over 40) this was a major part of their decision to return to the workplace. It can be assumed that the older the women are when they return to the workplace, the older their children are, therefore those children are more self-reliant.

The survey also showed that financial influencers were not impacted by the age of the women when they returned. It can be assumed that as women aged they were not returning to work because their finances necessitated this. Also, women were not more concerned about returning to their 'careers' as they got older or at a certain age.

Figure 38. *No relationship found between returning due to short term financial reasons and length of most recent career interruption*



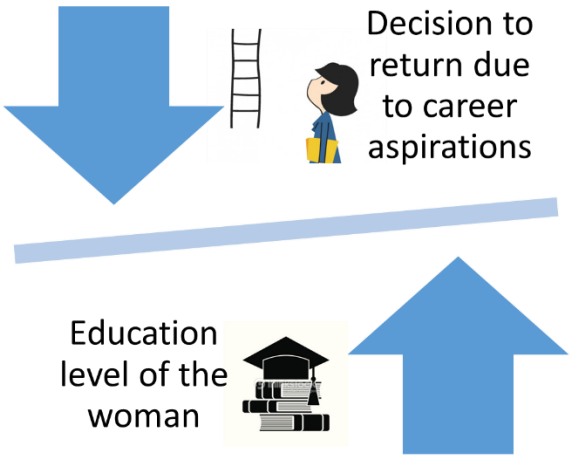
Most respondents who said the self-reliant factor was a main influencer had a career gap of over three years. This is significant as the children would be at least three years old. The respondents who felt that their children being increasingly self-reliant was not an influence on their return, had a career gap of under one year. A career gap of less than one year would suggest that at least one child was around one year of age, which is not usually identified as being self-reliant.

It was seen earlier that Even's research found that the women's level of education had an insignificant effect on the rate that women returned to work following childbirth. However, Waldfogel's research found that British return to work rates were strongly related to educational level with more highly educated women much more likely to return. This Research Question did not address the rate of return, however the level of education of the women was analysed in relation to the influencing factors on their return.

As the number of women respondents who were educated to GCSE level was less than five, this group was combined with the women educated to A Level for most of the tests. There was no observable difference in the pattern of responses between any of the education levels of the women for financial considerations (either short or long-term) suggesting money worries were not confined to one particular education level. In addition, there was no observable difference between the education levels of women who said igniting their self-confidence was an influencer on their return to the workplace, suggesting increased education does not increase self-confidence and vice versa.

There was an observable difference in returning due to long term career aspirations and most women who stated this were educated up to Doctorate level. From the pattern of responses this would suggest the higher the level of education of the women, the more important are their careers. In addition, it was found that as the women's education level increased, their enjoyment of working became increasingly influential in their decision to return to the workplace.

Figure 39. *Relationship between decision to return and education level*



Turning to the length of the most recent career gap and comparing it with returning due to financial reasons, there was found to be no distinction in responses between women whose career interruptions were three months and women with gaps of over four years. This means that women who were returning after a shorter gap were not statistically different from women who returned after longer gaps.

3. Research Question 2 - critique of findings

This research question centred on the length of the career gap undertaken by the women, and gave them the opportunity to state their overall length of career interruption due to caring for children and the number of individual gaps contained within the overall period. Most respondents to this section of the research had a total career gap of below 24 months and most had one or two periods of career interruption.

It can be seen that there has been limited previous academic research into the length of women's career interruptions either inside or outside of the UK. Jacobs (1999) studied the gaps but not specifically the lengths of gap. Spivey (2005) explored how non-employment spells affected pay and found statistically significant interruptions were more numerous for women than men and that future career interruptions affected current investment in human capital for both men and women amongst MBA graduates in the USA. Neither of these studies directly relate to this research.

From this research project it was found that less women returned to a different working pattern than was statistically expected. It was also shown that for women with a total career gap of a considerable length (i.e. over 4 years) women they were mainly returning to a

different working pattern. It was also found that it was not the case that the older the women were when they left the workforce, the longer the career gap that they took. Also, the longer the women's total career gaps were, the less likely they were to return to the same role.

Turning to the personal income of the women, it was shown that women with earnings towards the top of the scale were more likely to go straight back to work after having children, although it was unclear if this was directly related to their financial needs.

Most of the women who had the longest career gaps had a household income of £75k - £100k per annum. Of the women who had the shortest total career gap, i.e. 3 – 12 months, most were at first line management level, and this figure was followed by the consecutive levels of management. This was in line with the expected statistical distribution. For the longest total career gap, 4 years or more, over half of the women were in first line management at the point that they left the workforce.

When the women returned to the workplace it was evident that the longer they took as a total career gap, the more likely they were to return at a lower level, organisationally. Only a very small percentage returned at a higher level suggesting that if women remained with the same company, they were not awarded promotions during their career gaps. This low number of women returning at higher levels also suggests despite the women's activity (or none activity) during their career gap, employers may not be recognising the experience as valuable in the workplace. For the women that did return to the workplace at a higher level, most had a total career gap of 3 – 12 months, followed by women who had a career gap of 13 – 24 months. This suggests that short term, total career gaps were not harmful to a woman's career.

Women who returned at a lower level and therefore lost their status in the organisational hierarchy mainly had a total career gap of 4 years or more. Suggesting that the longer the woman is out of the workplace, the longer the more the detriment to their career, wither voluntarily or forced.

A clear danger was identified for organisations with women taking longer career gaps. Women who had taken 3 – 12 months away from the workplace overwhelming returned to the same company, yet women who had taken 4 years or more away overwhelming did not return to the same company. There is evidence that the number of women returning to the same company declined at each stage of the total career gap as the career gap got longer.

A pattern emerged which suggested around a tenth of women moved to a new company within the same industry after their career gap. This is an obvious leakage of the organisational pipeline and further research could be undertaken to ascertain the reasons why women moving, either voluntarily or forced. Once again as in the same company, the number of women returning to the same industry declined as the length of the total career gap grew. It could be that their human capital, i.e. their skills and experience had become more generic and transferable to other industries. There is also the possibility that the women's skills had reduced in value to the point that they were unable to return to the same industry.

A trend was identified that women, regardless of length of career gap did not return to the same working pattern. This does not correspond with anecdotal commentary that women want to work part time or flexibly when they have/care for more children or when they are away from the workplace for a lengthy period.

4. Research Question 3 – critique of findings

Research Question 3 sought to identify the activity that women had undertaken during their period of maternal career disruption and how this affected their return to the workplace. The typical women were identified for each type of activity. This will assist organisations in furthering their understanding of preserving human capital, halting its depreciation and finding ways to stop the leakage of the talent pipeline. A third of all women surveyed had undertaken at least one of the options, which was mostly voluntary work.

Once again there is limited previous academic research into this area however human capital theory suggests that when women withdraw from the labour force, their wages are potentially lowered in three ways, which were discussed earlier in this thesis (Cox, 1984; Mincer and Ofek, 1982; Mincer and Polachek, 1974). This question relates to the second finding, that women's skills, and therefore their human capital, may depreciate during the career gap. From this piece of original research, it can be seen that the depreciation in skills is being addressed, either consciously or otherwise by the third of the respondents undertaking activity during their break.

The findings in this study showed there was a clear link between women with career gaps over 37 months undertaking more activity than women with shorter career gaps. In addition, the more senior the women were at the point of leaving, the more likely they were to undertake at least one of the specified activities. It was also evident that for women personally earning more than £76k, there were higher proportions undertaking some form of specified activity than women in the lower personal income brackets. We therefore see a profile of a typical woman who is senior in the organisation, earning a significant salary with

a lengthy career gap. This could be for a number of reasons including that they feel more altruistic at that point in their life, they wish to shore up their depreciating skills during their career interruption or they wish to earn some extra money.

The findings of the research also saw that the more the women left their organisation or industry, the more likely it was that they undertook some form of activity during their career gap. Along with, the higher the education level, the more likely it was that the women did undertake some form of activity during their career gap.

The most commonly undertaken activity was charity work. There was evidence that the more children the women cared for, the more likely they were to undertake voluntary work (up to women caring for 4 or more children). In addition, the longer the women were away from the workplace, the more likely they were to undertake some form of voluntary work.

Women with the lowest personal and household incomes at the point of return had the least amount of involvement in voluntary work. We can also conclude that the higher the education level of the women and the older the women were at the point of return, the more likely they were to undertake voluntary work. This implies that the more educated women and the higher income earners were more altruistic than the lower paid, lower educated women. It could also suggest that women earning lower salaries see less value in volunteering as it pays nothing and therefore cannot improve their financial situation.

A number of trends were identified for women who chose to continue their education during their career gap. The higher the number of children the women cared for, the more likely they were to continue their education. In addition, the women who were at the middle

management level or below were more likely to continue their education and the higher the level of education, the more likely the women were to continue their education. Another trend was clear, the older the women were, the higher the proportion who chose to continue their education during their career gap. This illustrates that women who were improving or maintaining their human capital during their career gap by undertaking education were generally older and of a higher education which indicates that this may be a conscious decision to continue to challenge themselves whilst not in the paid workforce.

There was evidence that the more children the women cared for, the more likely they were to undertake some form of work for their own business or for their family business during their career gap. A strong trend was also identified regarding level in the organisation, as the majority of women who undertook this form of activity during their career gap were in some form of management position at the time of leaving the workforce. The research also indicated that women with personal and household incomes of over £76k and were aged over 35 years were more likely to undertake some form of work for their own or their family work during their career gap. This shows again that the older the women, with the higher personal incomes and more children worked for family businesses, maintaining or increasing their human capital at this time.

5. Contribution to knowledge

5.1 The sector and data collection method

There is a clear contribution to academic knowledge from this piece of research around reasons why women returned to the workplace, the activity of women during their career gap and the effect that this had on their careers within the UK financial services sector. The study

was targeted at women within this sector and used new quantitative data gathered from an original survey. This was itself a contribution to knowledge as this is the first study using this research method with this sample group. Previous related studies were using longitudinal data (Mincer & Ofek 1982, Waldfogel 1998, Spivey 2005, Gupta & Smith 2002) and this study used empirical data.

5.2 The terminology

The study identified that the disruption to a woman's career in order to care for children can have many consequences and defined these effects as the Maternal Career Disruption Effect. There is currently no name for these specific effects. It has been seen that Miller identified the Mommy Track and Waldfogel identified the Family Gap. This piece of research identifies the Maternal Career Disruption Effect and introduces it as a concept to use when viewing, researching and defining the effect that women experience when they leave the workforce for more than 3 months in order to care for children. This is a clear contribution to knowledge.

5.3 Conceptual framework

Philips & Imhoff's study (1997) found that women's lives were complex and that much previous research was focussed on single factor explanations. This research introduces a cluster of factors and effects around the women's return to the workplace after taking time out caring for children. A conceptual framework has been developed which incorporates the dependant and independent variables, i.e. these factors and effects which can be used to further understand the concepts discussed. The conceptual framework can be developed and built upon during future research. For example, future research could assess the outer layer

(dependent variables) in relation to the extent to which they affect the independent variables (the middle layer).

5.4 The effects - reasons for return

During this research clusters of effects were identified which contribute to the academic knowledge in this field in a number of ways. The research showed that women were mainly returning to the workplace for financial reasons rather than child centric reasons or working pattern change reasons. As was seen in earlier chapters Even's research (1987) found that the presence of additional children had a positive effect to their return rates as women returned as their children because more self-reliant. This study found that children becoming more self-reliant was not an important factor for the women surveyed who were in the UK financial services sector and rather, they were returning to work due to financial considerations.

5.5 The effects – activity

The study identified the typical woman that undertook no activity along with the typical woman that undertook some form of activity during their career disruptions within the UK financial services sector. This 'typical woman' was a new concept which is a contribution to knowledge for the sector. Philips & Imhoff (1997) identified that there has been a significant gap in research, and limited exploration, of women's vocational lives and interventions and this particular research question within the study addresses this for the UK financial services sector.

5.6 Summary

The main findings of this study were that women's careers were increasingly affected by the dis-continuity of their careers. Despite undertaking activity and therefore addressing the depreciation of their human capital, as their career disruptions grew in length, the women rarely returned to their previous organisations. If employers foresee that women's return to their organisation is doubtful as their maternal career disruption continues, this could negatively affect the organisations current and future investment in women's human capital, potentially leading to the polarization of the female workforce.

6. Contribution to business practice

This research has contributed to business practice in a number of ways, from policy formulation at the highest level i.e. in government, to how organisations would be able to maintain their talent pipeline and reduce the effect of the maternal career disruption.

6.1. Government policy makers

Over recent years, the government has focussed much of its benefit provision for mothers towards greater flexibility for both women and men in the workplace and the ability for parents to share parenting. The results of this research however, found that women were not particularly influenced to return to their organisations following their career disruption because of the availability of a flexible working pattern. The study also indicated that fewer women returned to a different working pattern than was statistically expected. Therefore, even though policymakers have introduced legislation which employers are required to

comply with, this is not necessarily addressing the core problem of the leaking talent pipeline. A recommendation for the policy makers is to undertake further research to ensure they are focussing their efforts in the right area if their aim is to address the pipeline problems.

6.2. Organisations

This research showed that women were predominantly returning to the workplace for financial reasons rather than personal or child centric reasons. It can be inferred therefore that women were not returning to work to boost their confidence levels, or vanquish their boredom or because their children's requirements were becoming more expensive as they get older. This has implications for employers as it could be a way to entice women back or to stem the leakage of the pipeline by offering short term financial incentives or longer term financial benefit considerations. The short term financial incentives could be in the guise of return to work bonuses at the point of return, staggered bonuses during the period of the maternal career disruption to maintain the woman's ties with the organisation and the extension of KIT (Keep in Touch Days) to throughout the career disruption, regardless of length. The longer term financial considerations could include enhanced pension provisions, enhanced child care voucher schemes, free or reduced cost health cover for families or children and free or enhanced life assurance cover.

Women with a total career gap of a considerable length (i.e. over 4 years) mainly returned to the workplace with a different working pattern. This is important for organisations to be aware of as they would be able to refocus their flexible working practices to women on extended leave and perhaps be more proactive in offering the option of different working patterns rather than waiting for the women to resign and then re-enter the workforce when an

appropriate working pattern emerges. Employers could also target their recruitment towards mothers with lengthy career gaps and offer retraining, confidence building sessions, refresher training and flexible working.

This research also indicated that there was a relationship between women returning to the workplace because their children were at an age when they were more self-reliant and the number of children they had. This knowledge allows employers and business leaders to develop policies and practices to ensure that links with women on extended leave are maintained and they are kept informed of any changes to their working environments, work processes and teams. As the number of children being cared for increases, assistance for the mothers could be built into the maternity framework to allow for before and after school care, on-site child care and home working to allow for child activities. Even the introduction of a small bouquet of flowers at the birth of each subsequent child, can be a gesture which will have an ongoing positive subliminal message.

There was evidence that the higher the education level of the women, the more important their careers were to them. It was also seen that as their education level increased, their enjoyment of working became increasingly influential in their decision to return to the workplace. This has implications for developing the talent within the pipeline to stem the leakage. Educated women returned to the workplace because they enjoyed it, therefore these are the challenges that organisations should address… how to identify those educated women, what to do to with them during their career gap and how to ensure that they continue to enjoy their work when they return. It is recommended that organisations review this issue and introduce processes to identify these key women at risk and programmes to continue their education and training during their career disruption and/or upon their return. A pulse check

for levels of engagement could be introduced at the beginning of the gap, at certain stages of the career gap, at the point of return and after a number of months following the return to check levels of engagement with the employee. Over a period of time the organisation will have built up a picture of the women in their organisation and be able to develop appropriate, targeted programmes.

There was evidence from this study that when the women returned to the workplace the longer they took as a total career gap, the more likely they were to return at a lower level, organisationally. Only a very small percentage returned at a higher level suggesting that despite the women's activity (or in-activity) during their career gap, employers may not be recognising these skills and experience, or human capital, as valuable in the workplace. For the women that did return to the workplace at a higher level, most had career disruptions of up to 2 years. This indicates that short disruptions to careers may not be harmful to a woman's career in terms of organisational level, but that longer career gaps can be damaging. Organisations should take heed from these findings and conduct research into why women are returning at lower levels, is it through personal choice or are there organisational barriers (either invisible or visible) to their return? This links back to the recommendation in the previous paragraph for organisations to undertaken pulse checks, which would inform their policy making.

There was evidence that the number of women returning to the same company and same industry declined at each stage of the total career gap as the career disruption became longer. The lengths of the career gaps also increased as the women moved up the organisational ladder. This was an obvious leakage of the talent pipeline and further research could be undertaken to ascertain the reasons why women were moving company and industry, and if it

was the case that their skills and experience became more generic and transferable to other industries or the complete opposite - that the women's skills had reduced in value to the point that they were unable to return to the same industry.

Finally, the study found that women who earned higher personal incomes were more likely to go straight back to work after having children, therefore organisations could choose to focus their energies on developing policies and practices to entice women earning lower salaries back to the workplace. Such policies could include offering a return to work bonus, boosting eligibility for childcare vouchers and other short term financial incentives.

7. Implications

7.1. Central policy makers

The major implication for policy makers and gender think tanks is for them to widen their scope of reference and acknowledge the existence of the maternal career disruption and commission further research into its effects. It is not enough to rely on business-led research which has the potential to be biased and further the goals of the commissioning organisation. Independent academic research should be conducted to fully study this phenomenon.

7.2. Women – before, during and after the career disruption

One of the purposes of this research was to give women access to information when considering the impact of their decision to take time out of the workplace and undergo a maternal career disruption. It is evident that women should continue to value their human

capital during and after their career disruption. The longer they plan to disrupt their career for, the more effort they should expend to halt the depreciation of their skills and experience. A number of trends have been identified regarding the length of career disruption, the number of children being cared for, activity during the disruption period and the organisational level at the point of leaving and returning to the workplace, all of which will give the women information to make an educated decision.

7.3. Organisations

The specific implications for organisations and business leaders were discussed earlier in this chapter, however there are also more general inferences to highlight. The economic benefits of addressing the human capital depreciation during maternal career disruptions are obvious. There is a serious risk to the female talent pipeline during these disruptions, not only with the women exiting but with the cost and organisational effort to replace them. These dangers are particularly prevalent where there is a larger share, or even a critical mass, of women in the talent pool such as the UK service sector. Therefore, in order to address these issues and the consequential productivity and poor public relations costs, organisations would do well to review current best business practice for women taking breaks to care for children alongside their own policies and practices and improve these where appropriate. The obvious benefits to the organisation include being seen as an employer of choice, maintaining a strong talent pipeline and having a committed and engaged female workforce invested in developing their own skills and experience.

7.4. Networks

Business network groups such as Chartered Institute of Management (CIM) and Chartered Institute of Personnel and Development (CIPD) could commission research into business best practice and incorporate the findings into their annual conferences and conference papers. This would also place them in a more informed option to comment on white papers when asked to by the government. This would assist the CIM in becoming an authority on keeping female managers in the pipeline. It would also assist the CIPD in setting best HR practice, which it looks to do throughout UK industry, along with assisting its own population of professionals, which is mainly made up of females.

Network groups specifically aimed at women, could have elements of their service that offer retraining and personal coaching to women who have been out of the workplace. They could also offer free recruitment advertising employers in order match the requirements of both the women and the organisation's needs.

8. Future research

This research was undertaken through a human capital lens, another lens such as feminism, could be used in any future studies. There are many avenues for this research to be taken down, most obviously some form of qualitative analysis on the reasons for the findings and an exploration of the attitudes which were displayed. Comparisons could be made with men who become the main carer of the children; so the paternal career disruption could be researched, in addition to adult carers – people who leave the workplace to care for elderly

parents. Essentially, there is huge scope to continue to research the whole ‘carer versus career’ concept.

To conclude, it is hoped that the results of this study, and also the methods used, provide a starting point for further academic research into the effects of Maternal Career Disruptions. Empirical studies in this domain are still few and far between, and it is an area which warrants further investigation. A particularly profitable next step would be a greater effort to integrate business and academia.

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APPENDICES

APPENDIX A

Subject Matter Experts

Items for discussion and feedback

- How long, in total, were you out of the work place for (please include maternity leave)?

- How many times have you left the workplace (please include maternity leave)?

- Why did you leave the workplace?

- Whilst you were out of the workplace – did you undertake any voluntary or paid activities? If so, please can you list.

- When you were considering returning to the workplace what were the determining factors which made you return?

- Other comments

APPENDIX B

QUESTIONNAIRE – version 7

This survey is intended for women who have left the **paid, employed workforce** as an employee and later re-entered. It is for women who were or are in the professional, insurance or financial services sectors.

Please answer all of the questions.

Do you work in:

Banking/Building Societies

Life/General/Brokerage Insurance

Investment/Fund Management

Securities Trading

Accountancy Services

Legal Services

Management Consultancy

Other – please specify

Since you started working how long have you spent out of the workplace in total (including maternity leave)?

0 – 12 months

13 – 24 months

25 – 36 months

37 – 48 months

4+ years

How many times have you left the paid, employed workforce during that time?

Whilst you were out of the paid, employed workplace did you (tick all that apply)

Undertake paid freelance work – please state nature of business

Volunteer – please state where and what capacity

Continue your education – please state area and length of study

Other – please state

None of the above

<u>When you left the workforce</u>

For what reasons did you leave the workforce? (please tick all that apply)

To have/care for a child/children (including maternity leave)

How many children did you care for? 1/2/3/4+

To care for adults

How many adults did you care for? 1/2+

Lack of real opportunities for flexible working

Lack of development opportunities

To continue your education

Financial reasons

To travel

Other – please specify

What age were you when you first left the employed, paid workforce?

What was your annual personal income when you left the workforce (before tax)?

Less than £30k per year

£30k to £50k per year

£51k to £75k per year

£76k to £100k per year

£101k + per year

What was your joint annual family income when you left the workforce (before tax)?

Less than £30k per year

£30k to £50k per year

£51k to £75k per year

£76k to £100k per year

£101k + per year

How would you best describe your level when you left the workforce?

Junior

First line management

Middle Management

Senior level Management

C Suite, Executive or Board level

<u>When you returned to the workforce</u>

What age were you when you returned to the workforce most recently?

Did you return to the professional, insurance or financial services sector? Yes/No/ name sector returned to

What were the reasons for returning to the paid workforce/ (tick all that apply)?

Family circumstances assisted with your return

Financial reasons – long term benefits such as pension, health insurance etc.

Financial reasons – paying day to day bills

Reignite self-confidence/self-fulfilment/identity

Desire for long term career

Enjoyment of working

Children were at an age when they were more self-reliant

Children were at an age when they were more expensive

Availability of a flexible working pattern

Other – please specify

What was your annual personal income when you returned to the paid, employed workplace (before tax)?

Less than £30k per year

£30k to £50k per year

£51k to £75k per year

£76k to £100k per year

£101k + per year

What is the approximate difference in your annual personal income (before tax) between leaving and re-entering? £ xx

What was your joint family income when you returned to the workplace?

Less than £30k per year

£30k to £50k per year

£51k to £75k per year

£76k to £100k per year

£101k + per year

Was your family income a factor in your decision to leave or re-enter the sector? Yes/No/Comments

If you returned at a lower income or level, whose choice was this?

Yours

Employer

Mixture of both

Other – please specify

If you returned at a lower income or level, did this recover after you had returned for a period of time? Yes/No/ N/a

When you first returned to the workplace did you return to the same working pattern?

Yes/No – give details

When you first returned to the workplace did you return to the same role?

Yes/No – give details

How would you best describe your level in the organisation when you first returned to the workplace?

Same level

Higher level

Lower level

If you did not return to the professional, insurance or financial services sector please state why (tick all that apply)

Family circumstances

Lack of work/life balance in previous company/role

Financial reasons

Lack of career progression opportunities

Wanted to pursue other career choices

Wanted to exit the sector

Other – please specify

Given the situation again, would you make the same decision to leave the workforce for the same length of time?

Yes/No/Reasons

Given the situation again, would you make the same decision to leave the workforce at the same point in your career?

Yes/No/Reasons

Did your family income have a bearing on your decision to leave/re-enter the workplace for the amount of time you did?

Yes/No/Reasons

Educational Attainment

Up to A level or equivalent

Up to First degree or equivalent

Up to Masters level, professional qualifications or equivalent

Up to Doctorate or equivalent

Do you have caring responsibilities for:

Children

Adults

Both

None

APPENDIX C

Invitation to Survey

Subject Line – **Share your experience of leaving and re-entering the workforce**

I would like to invite you to participate in an exciting piece of research which will only take a few minutes of your time.

I am researching the career levels which women leave the workforce compared to the levels they re-enter after a career break. This is part of my professional doctorate with Anglian Ruskin University and will be ground-breaking research within the UK financial services sector.

If you have taken time out from the workforce, then your views and input are crucial to the research. If you have not yet re-entered the workforce, please also complete the survey as I would like to capture this information too. Please follow the link below to the survey. It should take you approximately five minutes to complete.

The survey will close in 3 weeks' time. If you experience any problems with the link please do email me. Please complete this survey only once. All information collected will be anonymous and confidential.

Many thanks in advance for your participation.

APPENDIX D

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TABLE OF FIGURES

1. Introduction

The focus of this study will be the career path of women into senior positions within the UK financial services sector. Specifically the study will look at this 'pipeline' and the exit or 'leakage' points of that pipeline. According to BusinessDictionary.com the definition of a pipeline is an activity, item of information, material, or product that is between the starting point and the completion point. The leakage areas I initially propose to focus on are the ages of the individuals at exit, salary level at exit, personal circumstances at point of exit and reasons given for leaving the pipeline. I shall also investigate re-entry points back into the pipeline and compare these to the leakage points.

In order to fully understand the pipeline and leakage points it is important to understand the history of women in the workplace, how this has changed in recent years and the impact of those changes. We also need to put the pipeline into context in terms of other research which has taken place. UK and EU employment legislation has had an influence on women in the workplace, as have the social and cultural changes which have happened to both genders over the years. I propose to identify key influencing factors to the pipeline with a view to discovering further information about why women leave the workplace.

The study will not cover general diversity nor gender issues. It will also not directly investigate discrimination within the workplace. Nor will the study make a judgement on the contribution of women to a successful organisation nor presume that women make, or do not make, a positive contribution to the workplace. The UK financial services sector is the industry chosen to be the focus of the study. This industry choice is for a number of reasons;

- The service sector as a whole is a growth sector for the UK economy;
- The service sector has the highest number of females in the workforce;
- The financial services sector is of crucial importance to the UK economy generating high levels of employment and revenue.

2. History of Women in Workplace

In order to understand and appreciate the pipeline issues which women in the workplace face today we must touch upon the history of UK women's employment and rights. During the 16th and 17th Centuries the professions such as law, medicine and teaching were completely closed to women. The most common job for a woman at that time was a domestic servant. During the 18th Century this remained the same, however the more financially secure females were able to gain an education. By the time of the 19th Century the Industrial Revolution had transformed the UK and an increased number of people were living in towns and cities rather than the countryside. As over 80% of the population was working class, this meant many women in this group continued to hold 'service' roles. These remained the major employment for women, although nursing also became popular towards the latter part of the century. Campaigners such as Millicent Fawcett and Elizabeth Garret Anderson greatly assisted in the opening up of professions such as medicine to women, however it was still largely the privileged who had access to such careers. The rights and status of women greatly improved during the 20th Century. In 1906 the Daily Mail named the now famous, 'suffragette movement'. The movement was dedicated to securing the vote for women to enable them to take a full part in the democratic process, which had been previously denied. Unfortunately, much violence followed in the struggle for women's contribution to the workplace and wider society to be acknowledged. By the end of the First World War however, women's contribution to the war effort was impossible to deny and The Electoral Reform Bill of 1918 granted voting rights to all women property owners aged 30 or more. Ten years later, in 1928, the age limit became the same as men, 21.

Unfortunately to many women this changing climate was occurring outside of their own sphere of reality. Women were running their homes and undertaking low skilled and low paid jobs. When the Second World War came women's roles were expanded to not only include working in offices but also women took on heavy work in factories and on farms. By the end of the war it was shown again that women could indeed undertake similar work to men. Unfortunately however when the country ceased to need women to fill these roles they had to go back into the home and relinquish their new found responsibilities and financial independence.

Meanwhile the Education Act had been passed in 1944 which established the principle of free education for all from primary to secondary, although there were gender quotas for admission to grammar school. The Hunt Post of 1954 published an article advising that too many girls had been passing the grammar school exam and the education authorities decided to limit numbers. These quotas persisted over the years and finally came to an end in the late 1980's when they were ruled discriminatory by the High Court in relation to cases in Birmingham and Northern Ireland.

The women's movement was taken up again in the late 1960's as women began to question and redefine their roles as wives and workers. The pace of change over the next 20 years was fast and furious. In 1970 the first British conference of the Women's Liberation movement agreed to press for employment legislation and it was the same year that the Equal Pay Bill was introduced. Over the next 15 years discrimination in varying forms such as race, gender, disability and pay were outlawed by the introduction of various Acts and Regulations . These many Acts and Regulations were consolidated into one Act in 2010, The Equality Act. The Equality Act defines 9 protected characteristics and it requires equal treatment in access to employment regardless of these characteristics.

3. Women, Marriage and Children

Over recent years the divorce rate has been increasing and the number of couples marrying has been diminishing. The traditional nuclear family, with two married parents (one male, one female), the male being the breadwinner, the female being the carer, along with their children living together is no longer the norm. In 1970 there were 58, 239 divorces granted in England and Wales, this number has substantially risen as can be shown by Figure 1. In 2010 the divorce figures for England and Wales were 119,589. The numbers of male and females marrying has also seen a change in the same time period. During 1970, 415,487 couples were married compared to 231,490 in 2010 in England and Wales.

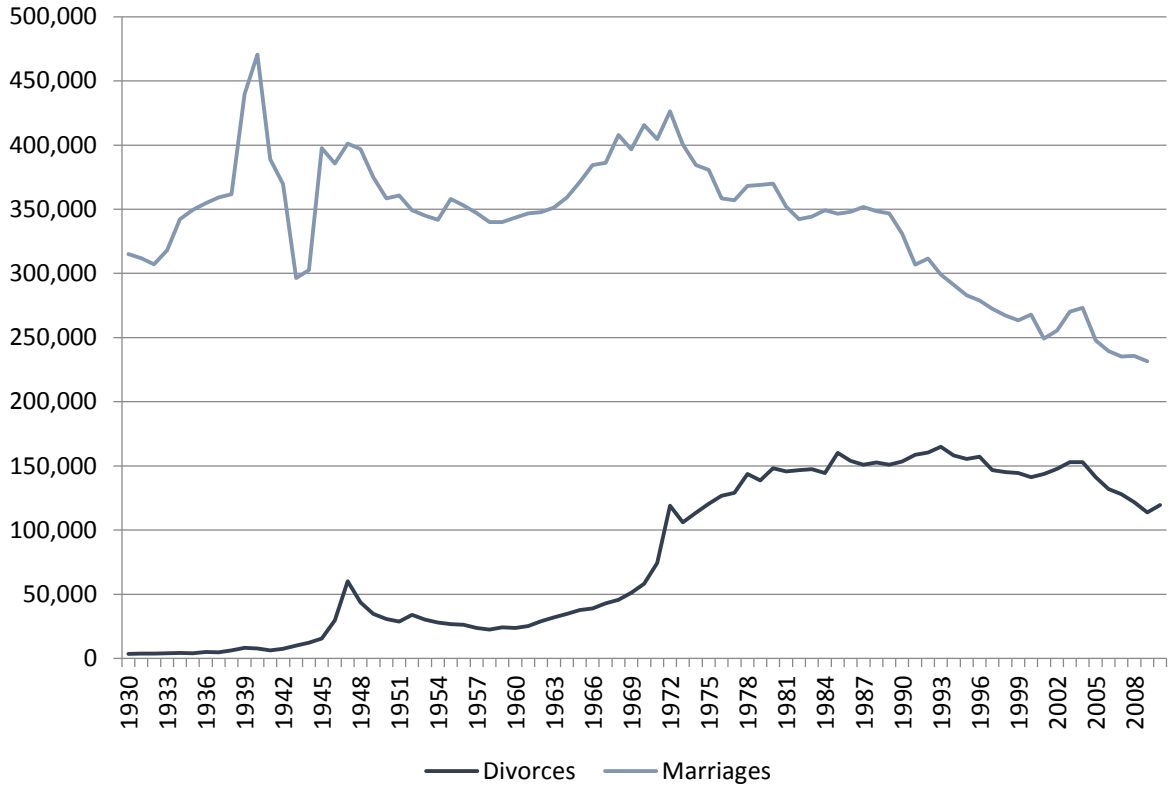


Figure 1 Marriages & Divorces in England and Wales

The average size of the family in England and Wales has also changed. This has decreased over the last two generations according to the Cohort Fertility ONS report, from 2.39 children per family to a woman born in 1938 to 1.91 child for a mother who was born in 1965. This decrease is further evidenced when we look at the age of mothers giving birth which has increased from 26.7 in 1970 to 29.5 in 2010, this suggests women are delaying

childbearing by choice. In 2010 nearly half (48%) of all babies born were to mothers aged 30 and over, which was an increase from 46% in 2000. The ONS suggests that the possible influencing factors for women postponing childbearing may include increased access to, and take up of, further education by women, an increased number of women pursuing careers, waiting to buy houses and meeting partners later in life.

Research conducted by the insurance company LV during 2012 shows that the cost of bringing up a child to the age of 21 has increased to £222,458 which is a record high. This is an increase of £82,000 in the last 10 years. This research was conducted against the backdrop of the removal of the Child Benefit for the main carer (usually women) if the government has classed her as a 'high' earner (over £60,000). This provides a possible further reason for an increased presence of women in the workplace, as mothers may be replacing this income as they continue to provide financial backing in rearing children.

During 2012 the RSA surveyed 2,500 professional women and men from the UK, US, Japan, China and Brazil and found that they felt being a parent had a positive impact on career progression. It also found that, "women who get help with housework and childcare outside of work hours report a higher number of promotions than women who report having to shoulder the majority of this additional burden outside of work". This is an interesting finding as it may mean that there is less leakage from the pipeline of women who get this type of help outside of the home.

4. Recent Issues and Studies into the Pipeline

Over the recent history of society there has been an increased interest in prejudice, discrimination and barriers to women in the workplace. This interest has spawned many different titles and definitions addressing these issues. One of the first terms relating to women and their careers was the 'glass ceiling'. This term is thought to have been first used by two women who worked at Hewlett Packard in 1979 to describe how, whilst on the surface there was a clear path to promotion, in reality women seemed to hit a point in their careers that they were unable pass. The term glass ceiling can also be found in a 1984 article in the US publication Adweek by Gay Bryant. This was then picked up by Carol Hymowitz and Timothy Schellhardt in a 1986 edition of the Wall Street Journal. There was a high level of uptake of the term in the UK during the late 1980s and 1990s.

The term glass ceiling has been varied to reflect invisible barriers in numerous minority groups and occupations. For example, the 'double glass ceiling' relates to the barriers that lesbian women face in the workplace. There is also the 'brass ceiling' and the 'stained glass celing' which describe the career limitations that women in the military and within the church leadership face respectively. Ethnic minority women also have a specific phrase to describe the barriers that they face - 'concrete ceiling'.

During the same time as the glass ceiling was being discussed for the first time, another term was also being introduced and referenced, however it is not until much more recently that this term was fully taken on board in the gender equality arena, and it is now beginning to filter into everyday corporate use. This is the 'pipeline'. During the 1980's the pipeline was introduced as a new model to look at careers of women. This is where the problem definition changed from discrimination which was restricting women moving into senior roles to women themselves 'opting out' of the established career paths.

There are a number of references to the pipeline in recent studies. A 2008 UK Gender Advisory Council report, 'The leaking pipeline: where are our female leaders?' is a key piece of research and compares the pipeline analogy with a water supply. Specifically, you are asked to imagine you are the leader for a community of which water is a critical resource. It explains that the water supply is limited and precious and that people pay the community for the resource and the water supply itself attracts more people to life there, because it has the ability to create a sustainable strong environment. The researcher then asks you to

imagine that the water pipeline has a leak which results in a great deal of water disappearing into other communities, over a prolonged period of time. The loss of money, productivity and the community's physical infrastructure is highlighted as a result of the leakage. The report states that the water pipeline analogy reflects the situation in which many organisations find themselves in relation to the 'continuing loss of female talent'. The research was commissioned by Price Waterhouse Cooper (PwC) UK to investigate this loss of talent by interviewing 79 of PwC's female leaders across 7 countries, during a two month period. The research found that in most first world countries within the professional services sector both males and females were recruited at an equal rate (1:1) at entry level. Their report highlights however that beyond this, evidence exists that women are lost from the pipeline through 'voluntary termination' at a much higher rate, more like 2 or 3 times faster than men once they have reached the 'experienced, mid-career, Manager/Senior Manager level' of their careers.

The research highlights the difficulty in examining the level of participation of women in senior leadership roles due to the lack of uniformity of definitions. However they did identify that estimates of women in senior roles point towards a 'very low percentage'. The report's findings advised of a 'material under-representation of recognised leadership positions within industry and noteworthy business unit and functional Director and CEO positions.' PwC's research looked at the entry points for the women (61% joined from school/college) in addition to their aspirations for becoming partner (24% of the women stated that from Day One in PwC their career goal was to achieve partner, compared to 20% at Manager level and 29% at Senior Manager level). 13% of women already at Director level stated that from Day One their aspiration was to achieve partner.

The PwC research looked at the average number of years taken by PwC's female graduate entry Partners to achieve partnership and compared this to men. They found no difference. They did find that over 50% (male and females) had previously had a geographical move or secondment, both within the UK and internationally to other PwC offices. It was thought by a number of the interviewees that global exposure at some point in their career was necessary to reaching senior positions.

Interestingly, the research identified that many of the women had worked with key and prestigious clients. In addition a number noted that new roles and being given the

opportunity to act as a pioneer (to build something new from the beginning) was important to their development and career progression. From the research 'a few' female mentors and leaders were mentioned however the large majority of influencers were male Partners of PwC.

A report published in 2012 by McKinsey & Company was highly influential in raising the profile of the pipeline further in the US, with ramifications for the UK. During 2012 60 US corporations agreed to participate in the research, almost all of which were Fortune 500 companies or of a similar size. These included large financial organisations such as Thomson Reuters, US Bancorp, MasterCard, Citigroup and Ernst & Young. 4,000 entry level and middle level executives (male and female) were surveyed, in addition 350 interviews were held with senior executives of both genders. The research identified four key learning points:

1. Women are entering at entry level positions in large numbers, choosing to take middle management roles and then are not advancing further or are leaving the organisations without giving the organisations an opportunity to address their concerns.
2. The middle management level is a crucial leakage and blockage point. From 140,000 women who had reached this middle level in the organisations researched, only 7,000 had reached Vice President, Senior Vice President or the C suite (ie Chief Officer).
3. There has been some demonstrable success of addressing the leakage within some of the companies, which themselves had a more diverse workforce and this had been achieved in differing ways; some attracted a high percentage of women at entry level, others have been able to increase the ratio of promotion for women to men and some companies have found other ways of keeping women within the pipeline.
4. An integrated approach was identified by the research as important in addressing barriers that hold women back: Top management must be visibly committed to the gender agenda, all senior leaders should be accountable for creating opportunities for talented women; gender must be at the heart of the talent management process, progress should be measured and stretch goals should be introduced at every level and finally, and perhaps most importantly, diversity staff must have the authority to

ensure gender equality is kept at the forefront of the minds of the organisations top level decision makers.

The McKinsey Report also identified two types of pipeline, 'fat funnels' and 'steady pipes'. Fat funnels recruited a high level of women, perhaps because they were entry level roles in functions which more women are statistically drawn to such as health care and retail within the service sector. Although high numbers of women left this type of pipeline, or became stuck, because the initial recruitment of women was so high, women were still reaching top levels within the companies. The steady pipes were companies which initially recruited a smaller percentage of women but this mix of men and women remained steady throughout the different levels of management. The research found that neither pipeline path was superior, the outcome depended upon the company's industry context and it's starting point.

Another piece of research was also conducted in 2012, this time based within the UK by the consultancy company, Talking Talent. This was an in depth study of women in UK business including the 'pinch points' of their careers, the issues that impede career progress and the skills and support needed to aid their progress. Over 2,500 UK working women completed an on line survey over 2 months in 2012 from different backgrounds and industries. The questions asked the women to identify their 'pinch points' which the researchers defined as specific barriers that have prevented or are expected to prevent their career progress. The research also asked respondents to identify the skills and support they feel are necessary to help overcome those barriers. The top pinch points (barriers to careers) identified by the respondents included career crossroads and the ongoing evaluation of career choice (50%), maternity transition (45%), significant business change as restructures and redundancy (35%). See Figure 2 for the range of barriers identified by women.

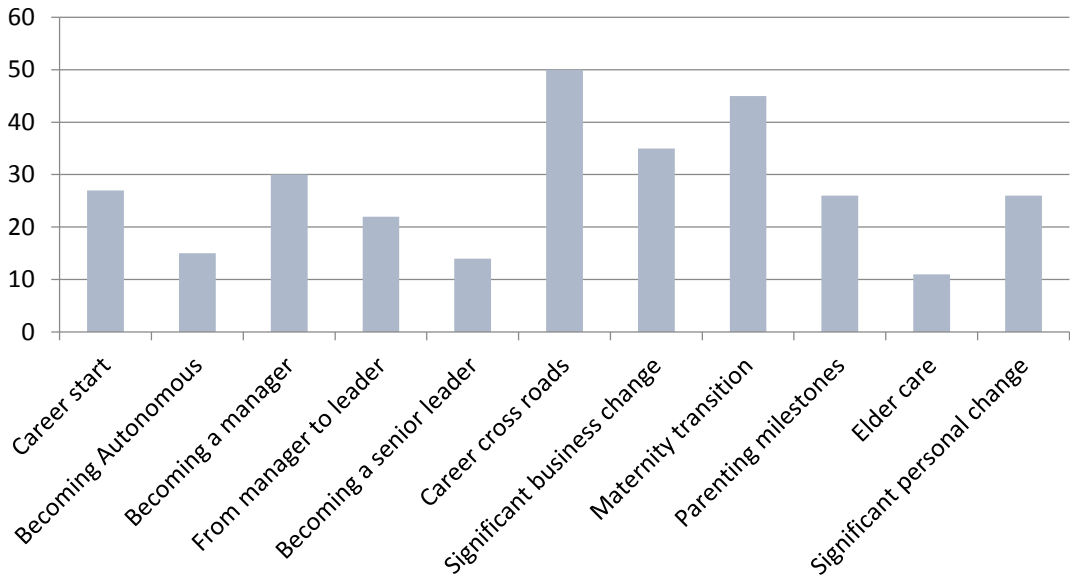


Figure 2 Talking Talent Research – Top Pinch Points

The research also identified the top issues which were thought to impede career progression. These were rigid career options (40%), inflexible/long daily working hours (40%) and line manager behaviour (35%) see Figure 3.

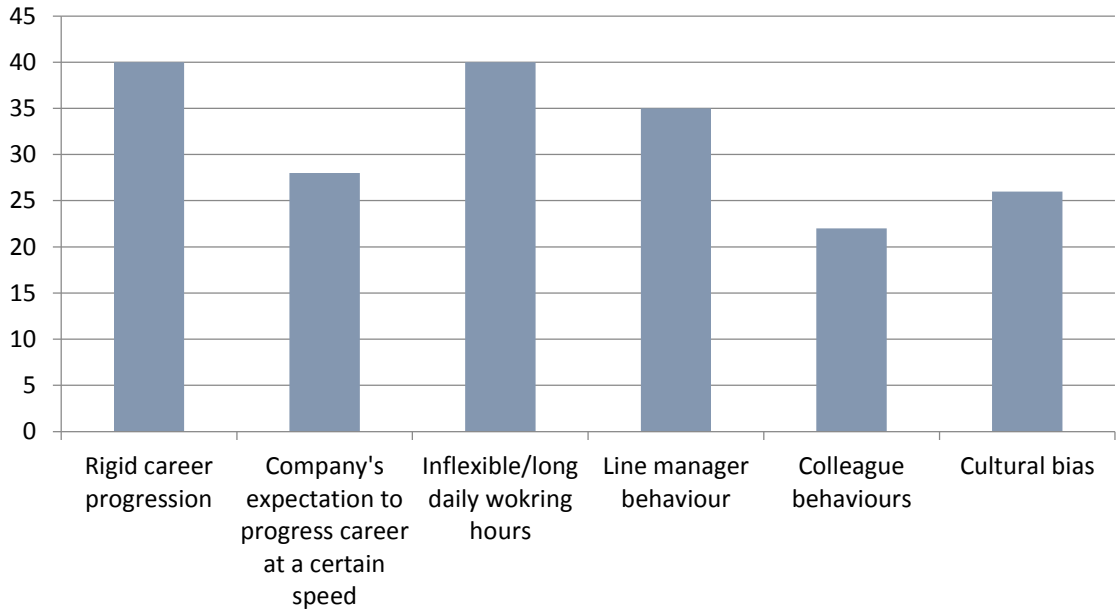


Figure 3 Talking Talent Research – Top Issues Impeding Career Progression

Women were also asked what support they felt would help to reduce the barriers. The research found that a key support to career success was managerial behaviour and support (53%), which was also identified as a barrier in the earlier question/responses. The other main support identified was personal coaching and development (48%).

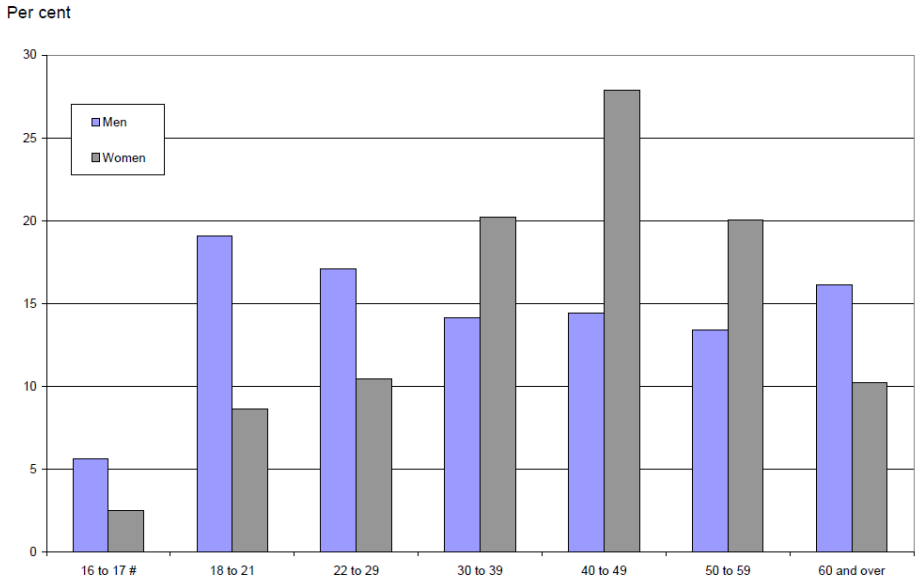
There is no data available about the industries which the women surveyed were working within at the time of the survey or in their career. The survey simply targeted women in business.

Over the last 12 months there has been much debate in the UK and European Union about whether the introduction quotas of women on Company Boards should be mandatory or voluntary. This is raises a number of key questions about the pipeline, which will be explored in the next section.

5. Women and Pay Patterns

The results of the Economic & Labour Market Review, March 2011, show that between 1997 and 2010 the gender pay gap has decreased in both full and part work. For full time workers the median gross weekly earnings for women has increased significantly more than men since 1997 (66% for women compared to 51% for men). For part time workers, since 1997 the women's hourly rates have remained above the levels for male employees; however the gap is much smaller than for full time worker. The proportion of male working part time in the total workforce rose from 4.2% to 5.9% between 1997 and 2010 and conversely the number of females working part time hours fell, however they remain at much higher levels than males (21.2% in 1997 to 20.8% in 2010).

Due to a higher proportion of females working part time throughout their careers, the median hourly pay for female part time employees is higher than that of male employees. There is a higher proportion of females work part time in the higher income age groups (aged 30 to 39, 40 to 49 and 50 to 59) see Figure 4. The proportion of males working part time is higher in the younger age groups and the 60 and over age group.

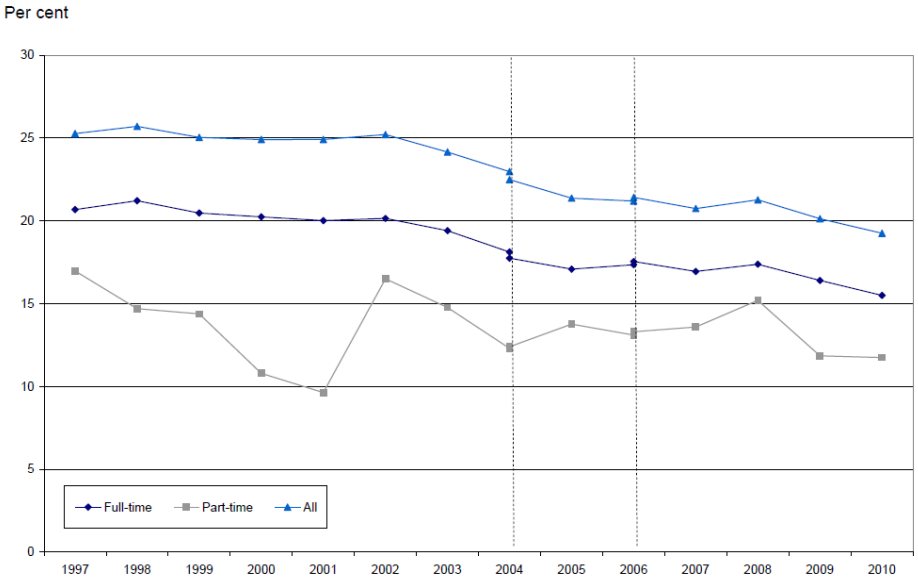


* Employees on adult rates, pay unaffected by absence
# Results for 16 to 17 year–olds include employees not on adult rates of pay
Source: Annual Survey of Hours and Earnings, Office for National Statistics

Figure 4 Distribution of part-time employees by gender and age group, April 2010*

According to the Review the gender pay gap has fallen by around 7% (from 17.4%) for full time employees since 1997 and the negative gender pay difference for part time employees has widened to - 4% from - 2.5% in 2009. This takes the overall gender pay difference for all employees to 19.8% for 2010, a difference of 8% (it was 27.5%) since 1997.

Although the median statistics are very interesting, it is also useful to look at mean earnings (figure 5).



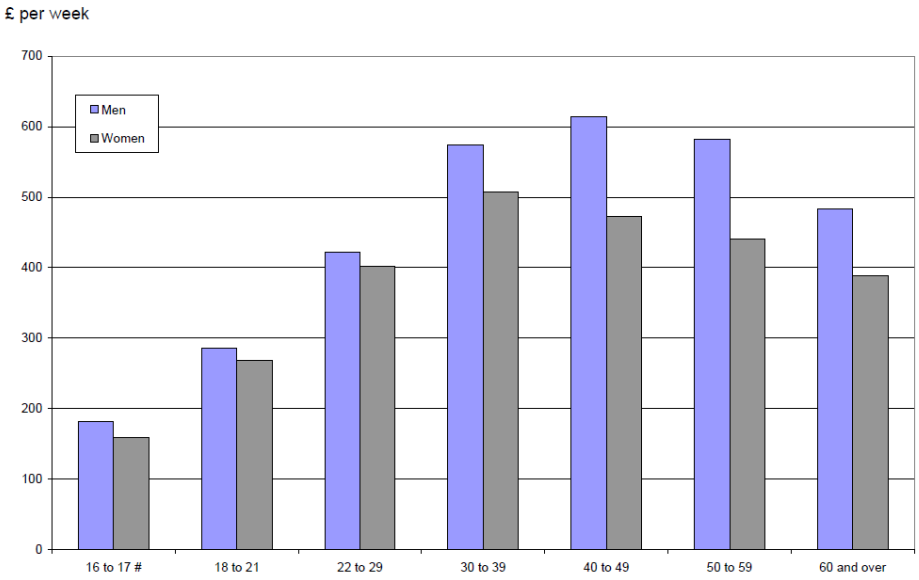
* Hourly earnings excluding overtime. Employees on adult rates, pay unaffected by absence

Broken vertical lines represent discontinuities in 2004 and 2006 ASHE results. These changes are detailed in the technical notes at the end of the article.

Figure 5 Pay gap between women's and men's mean hourly earnings, 1997 to 2010*

The difference between the mean and the median gender pay gaps reflect the extent to which high earners skew the earning distribution. This is particularly salient within the financial services sector which is the highest earning/paying sector.

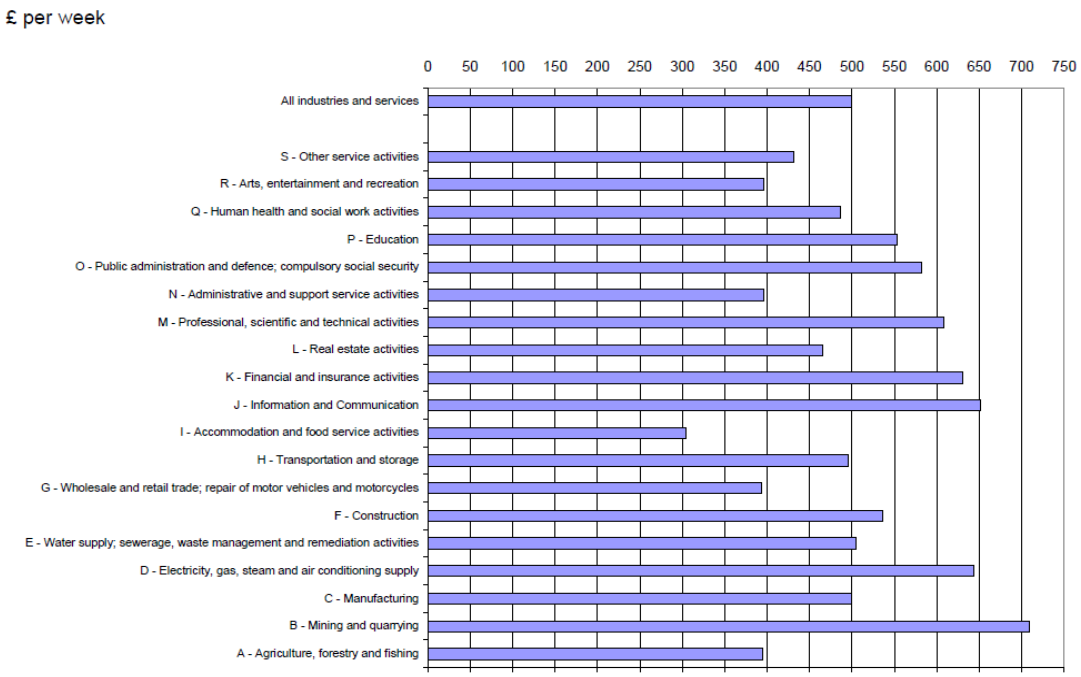
Figure 6 shows median gross weekly earnings by gender and age group for 2010. It can be seen that the median gross weekly earnings for full time employees increases steadily with age. This reaches its peak in the 40-49 age group at £560, and declines from that point. Women's earnings peak earlier than those of men, reaching their maximum in the 30 – 39 age group (£508). This is a continuous pattern between 1997 and 2010. Men's full time earnings peak at £614 for the 40 – 49 age group.



* Full–time employees on adult rates, pay unaffected by absence
# Results for 16 to 17 year–olds include employees not on adult rates of pay
Source: Annual Survey of Hours and Earnings, Office for National Statistics

Figure 6 Median gross weekly earnings by gender and age group April 2010*

Turning specifically to the Financial and Insurance Services Sector, Figure 7 shows that this is the highest earning sector, with a mean gross annual earnings of £56,000, compared to the lowest earnings (Accommodation and Food Services Sector) of £15,900. The Financial and Insurance Services Sector also had the highest median hourly earnings (excluding overtime) for full time employees of £17.41. It can be seen that for full time employees, the largest gender pay difference was for the Financial and Insurance Services Sector at 39% (based on median hourly earnings excluding overtime) and for all employees regardless of whether they worked full or part time, the gender pay gap was the highest in the Financial and Insurance Services Sector at 42%.



* Full–time employees on adult rates, pay unaffected by absence. Figures based on SIC 2007

Source: Annual Survey of Hours and Earnings, Office for National Statistics

Figure 7 Median gross weekly earnings by industry, April 2010

6. The Financial Services Sector

The Confederation of British Industry (CBI) definition of the Financial Services Sector includes 8 sub sectors including Banking; Building Societies; Finance Houses; Life Insurance; General Insurance; Insurance Brokers; investment Management; Securities Trading. The importance to the UK economy and the prestige which the government and business world place on the Financial Services Sector cannot be underestimated. In the previous section we saw that although the Financial and Insurances Sector is the highest earning sector within the Services Sector, this is also where there is the largest pay gap between males and females. To understand this more fully it is necessary to explore its context. The UK Financial Services Industry is a significant contributor to the UK economy, in terms of both employment and income. In 2011, the Financial Sector accounted for 9.6% of the UK GDP and 12% of UK tax receipts. According to the HM Treasury over 1 million people in the UK are employed within the Financial Services Sector, two thirds of those being outside of London. Although London as a global finance centre dominates the UK, other cities such as Edinburgh, Glasgow, Leeds and Manchester also have flourishing financial centres. The number of people employed increases to over 2 million if you were to include the Professional Services sector (Legal services, management consultancy and accountancy services), according to The City UK, this represents 7% of the working population. Figure 8 shows that during 2011 the majority of Financial Services employment was in banking (451,000) followed by insurance (318,000). 63,700 people were employed in Securities Trading, 32,300 in Fund Management and 205,900 in other financial services.

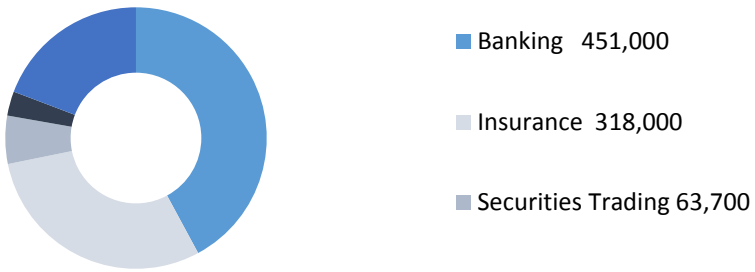


Figure 8 Number of employees within Financial Services sector 2011.

Over the past 30 years there have been a number of significant economic challenges to the Financial Services Sector beginning with Black Monday in 1987, the collapse of Barings Bank in 1995, the USA Terrorism attacks in 2001, the Iraq War in 2002, the Northern Rock Crisis in 2007and the Global Credit Crisis in 2008. These events have all taken their toll on the Sector and the prestige which it once held has diminished. That said however it remains one of the largest export industries in the UK.

The Graduate recruitment organisation, Prospects, reported in 2012 that recruitment in the sector remains buoyant for graduate entry roles with a starting salary of between £23,000 and £24,000 and administrative, sales and office management jobs beginning between £15,500 and £22,000.

Prospects also identifies that despite there being job cuts within the banking division of the Financial Services sector during the recent recessions, the 'future looks positive for the professional services with finance and accountancy leading the recovery.' From a gender perspective however, women continue to be under-represented in the sector particularly in senior level positions. Historically there has been a well-recognised culture of gender bias in favour of men in the Financial Services sector. This has however been changing over recent years with the emergence of equal opportunities legislation and an increasing number of organisations implementing diversity initiatives in order to improve equality within the workplace.

7. The Impact of the UK Government and the EU

The new UK government in 2010 asked Lord Davies of Abersoch to undertake a review of the current situation regarding women on the boards of listed companies. In his published report he highlighted that whilst women were succeeding at University and in their early careers, attrition rates as they climb the career ladder are high. Lord Davies stated that in 2010 women made up only 12.5% of the members of the corporate boards of FTSE 100 companies. This was up from 9.4% in 2004. Lord Davies commented 'the rate of increase is too slow'. The recommendation in this report was that all FTSE 100 boards should aim for a minimum 25% female representation by 2015.

In 2012 Lord Davies published a progress report which reported on how the recommendations in the original Davies Report were being implemented. The report noted that 17 companies in the FTSE 100 had already reached the 25% target and a further 17 companies were between 20% and 25%. In addition, the Progress Report indicated that as of the end of February 2012 within the FTSE 100, women accounted for 15.6% of all directors.

The European Union was also debating the issue of women on boards at the same time and had proposed a mandatory quota system of 40% to be implemented throughout the EU. However there was much opposition to this proposal and in the latter half of 2012 the EU Commission published a scaled back proposal. These proposals stated that companies were required to set themselves individual, self-regulated targets for 2020 regarding the representation of both genders among executive directors and report annually on the progress. This proposed legislation is expected to apply to around 5,000 EU publicly listed companies which have more than 250 employees and an annual worldwide turnover of over 50 million Euros. This proposed Directive now needs the support of the European Parliament and the European Commission anticipates that it will become law in 2014.

The CBI advocates a voluntary, business-led approach to promoting equal representation at all levels of business. They are opposed to quotas for diversity on boards as they 'do not consider the unique position of each organisation and risk prioritising tokenism over talent'.

8. The Emergence of Groups Supporting Women in the Workplace

Women's support and networking groups within the Financial Services sector have grown over recent years. There are now at least 15 such groups including the 30% Club, The Women's Insurance Network, City Women's Network, Women in Banking and Finance, Skirts and Ladders and City Mothers.

The 30% Club was launched in 2010 and is committed to increasing the number of women on UK corporate boards. It is made up of Chairmen and organisations and works to bring about a change in the gender balance by motivating and supporting Chairmen to appoint more women to their boards, raising the profile of the issue in the media and tracking the progress. **The Women's Insurance Network (TWIN)** holds insurance-focused seminars which it states 'are dedicated to developing senior and up-and-coming female talent by coupling professional education with the opportunity to interact with senior industry figures'. Membership is by invitation by a current member of the organization and the request for membership goes before the Management Board.

City Women's Network (CWN) was formed in 1978 to pioneer the entry of women into previously male-dominated professions such as banking, accountancy and law. The CWN was founded to create a peer network for women in the City of London to 'combat the effects of the Old Boys Networks that dictated City culture at that time'. The CWN also states that initial meetings of the group were held in secret. By 2013 the Network had evolved to deliver a visible and credible platform that develops a pipeline of female leaders. Membership is again by recommendation from a current member, however the CWN are more specific in their entry requirements than TWIN as CWN state prospective members should have held 'professional, executive or managerial positions at a senior level for at least five years'. Again, Board approval must be gained before acceptance is achieved.

Women in Banking and Finance (WiBF) was founded in 1980 and hosts numerous events throughout the year to 'develop, showcase and retain female talent and contribution' within the Financial Service sector. Membership is open to all women who are in a clearly defined financial role or are employed within a Financial Services Company. **Skirts and Ladders** is a new network group, based in Canary Wharf specifically aimed at women in the early years of their careers, to help them to create a strong network for the future. Membership is open to all women in banking, IT, law and accountancy. The group is still in its infancy as it was founded in 2013 and has held just one meeting at the time of writing. Another new group, formed in 2012 is **City Mothers** which was founded by a group of female City professionals working in London, Membership is open and free to all women

who have or intend to have children and continue to work in the City. City Mothers is predominantly a networking group and arranges regular lunchtime meetings for members.

9. Conclusions – Key Issues

We have seen from this evidence that gender, and the issues surrounding gender, have become a major focus for governments, society and corporations over recent years. It is also evident that the financial services sector is a prime sector for the UK. It is a significant growth sector for the UK economy and currently employs around 1 million people. The sector also has the highest earning employees within the whole of the Services sector however it has the widest pay gap between males and females. This implies that the majority of high earning employees are men and that women are, in the main, in lower paid administrative roles.

Culturally, the Financial Services sector workplace has changed over the years and now women can be, and are, employed in roles that previously they were not recruited for. This has been largely due to the introduction of anti-discrimination legislation but also due to changing attitudes and lifestyles. With an increasing divorce rate, a reduction of the number of babies born to mothers, mothers delaying having children and the increase in costs to bring up children, women's decisions to be in or out of the workplace are being affected in many differing ways which I believe are ripe for being explored.

A number of studies have been conducted into the pipeline issues over recent years, however none into leakage and re-entry points within the UK Financial Services sector. The focus of my study will be the points at which women voluntarily leave the pipeline within the UK Financial Services sector. I propose to research the leakage points in two dimensions; a) **when** women leave the pipeline in terms of age, career level, personal/family circumstances and salary level and b) **why** women voluntarily leave the pipeline. I also propose to study the re-entry points again, in terms of age, career level, personal/family circumstances and salary level.

In order to fully understand the leakage and re-entry points we must place the social, cultural and legal information we have learned against the backdrop of the latest published literature on gender issues specifically related to financial services.

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APPENDIX E

CONTENTS

FIGURES AND TABLES

1.0 Introduction

There has been some research undertaken into the career path or 'pipeline' of women, although this is limited in the UK and particularly in the UK financial services sector. I propose to undertake a study into the exit points ie the 'leakage' from this pipeline. The leakage areas I initially propose to focus on are the ages of the women, position in the pipeline, salary levels and personal circumstances at the point of exit plus the reasons given for leaving the pipeline. I shall also investigate re-entry points back into the pipeline and compare these to the leakage points.

The study will not cover general diversity nor gender issues. It will also not directly investigate discrimination within the workplace or make a judgement on the contribution of women to a successful organisation nor presume that women make, or do not make, a positive contribution to the workplace. The UK financial services sector is the industry chosen to be the focus of the study. This industry choice is for a number of reasons;

- The service sector as a whole is a growth sector for the UK economy;
- The service sector has the highest number of females in the workforce;
- The financial services sector is of crucial importance to the UK economy generating high levels of employment and revenue;
- There is limited research on this sector.

There have been some important books, articles, theories and research undertaken around the broad areas which I propose to research. Firstly, we should consider personality and motivation theories, followed by the general voluntary turnover theories and research and finally gender specific turnover research. It is interesting to note that no research can be found on the specific exit and re-entry points of women in the UK financial services sector. However , there has been some interesting research published in the USA and Australia which we will look at, particularly a study into the experiences of senior women in the Australian financial services sector which highlights how women develop their careers, although this does not investigate their reasons for leaving the sector or the leakage points. Currently there are also a number of inaccurate anecdotal perceptions of women's work commitment and why they leave organisations. It is important to replace these opinions and assumptions with substantive research and evidence, in order to assist organisations in managing their human resources effectively.

My research will be based on women's actual experiences of leaving the UK financial services sector, rather than their perceived reasons, therefore I will be directly talking to and surveying women regarding their reasons for departure. It is also important to note that I aim to research women who have actually left the pipeline rather than women who are considering such a move.

2.0 General Human Resource Theory – Personality, Motivation & the Psychological Contract

2.1 Personality

It is important to understand how individual differences affect individual behaviour in the work environment. Individuals, as employees have different personalities and perceptions. Personality can be defined as the distinctive and relatively enduring pattern of thinking, feeling and acting that characterizes a person's response to their environment. Identity can be defined as the on-going process of self-development through which we construct a unique sense of ourselves and our relationship to the world around us (Bratton p98). Many researchers have attempted to understand personality and identity and how these are important factors which shape behaviour in the workplace and how personality is formed. Trait theorists attempt to identify and measure personality variables, however the theorists disagree on the number of traits needed to adequately describe personality. The Big Five factor model has been developed (McCrae and Costa 1995), the two-factor model (Eysenck 1973) and the 16 factor model (Cattell). Traits however have proved to be inconsistent across varying situations and over varying time periods.

Freud (1933) viewed personality as an energy system, divided into three structures: the id, the ego and the superego. This was Freud's psychoanalytic theory. Mead (1934) rejected Freud's theory and argued that individuals develop a personality by internalising their immediate environment. According to Mead individuals develop their personality by social activity and social relationships. Sociocultural theorists such as Bandura (1978) emphasize the social context being just as important as personality traits, along with reciprocal determination, relating to personal characteristics, behaviour and the environment. Maslow (1954) and Rogers (1961) were influential humanist theorists who emphasised the positive, fulfilling experiences of life and argued the way in which people perceive and interpret their social experiences forms their personality.

Perception is important in organisational behaviour because the fundamental nature of perceptual processes mean that individuals can interpret people and situations differently and so often, they can view reality differently. This is important when considering decisions surrounding leaving a work environment or a specific employer or industry. Much can be gained from understanding how perception works so that the possibilities for negative outcomes (both emotional and behavioural) are minimised. Perception refers to the process by which an individual's senses gather information and how the brain uses that information. According to Eysenck and Keane (2005) an individual's

ability to perceive depends upon three interdependent factors; receiving, organising and interpreting. These factors overlap and sometimes occur in parallel. Much has also been written about how emotion plays a role in perception and an individual's decision making. It is not just the perception of other individuals that is affected by an individual's emotions, perception of risk can also be affected. Montague (2007) suggested that our emotions have a key part to play in the creation of perceptual bias against risk taking. An individual's brain would appear to be pre-programmed to minimise feelings of pain and maximise feelings of pleasure. As a consequence an individual may make poor decisions on the basis of avoiding a sense of loss or regret. Lehrer (2009) suggested that the emotional bias in our schmeta to maximise pleasurable feelings lies at the heart of irrational impulsive decision making. Lehrer found that the emotional brain is impulsive and not well equipped to look after the future, which is why decision making based upon emotion can be dangerous and why much research has been conducted in how to enhance the rationality of the decision making process.

2.2 Motivation

Motivation is the driving force within individuals that affects the direction, intensity and persistence of their work behaviour. At the most basic level the employment contract represents the exchange of knowledge for effort for pay. This contract however implies that the employees are free to decide whether to accept the pay on offer, internalise their work situation and develop attitudes, whether positive or negative, towards their employment (Legge 2005). According to Drucker (1993) employees have 'control over whether they work, how much and how well' (p.14). Motivation has been, and continues to be, a constant theme within organisations and for management studies. Motivation theories attempt to explain how employee behaviour is initiated and shaped, as well as the different factors that contribute to directing and sustaining that goal-directed behaviour. The main motivation theories which have emerged are catagorised as 'content theories' and 'process theories'. Scholars such as Ryan and Deci (2000) have distinguished between intrinsic and extrinsic motivators. Intrinsic motivators are a wide range of motivators within the workplace such as inner satisfaction following an action such as recognition from other employees. Extrinsic motivators include a wide range of external outcomes or rewards to motivate employees including pay mechanisms such as bonuses and salary increases. There are disagreements on these definitions and whether organisations can categorise all work motivators precisely. Vallerand (1997) suggested that some potential motivators have both intrinsic and extrinsic qualities.

2.2.1 Content Motivation Theories

Content theories assume that all employees possess a common set of basic needs. Maslow's (1954) hierarchy of needs is probably the best known of the content theories (see figure 1).

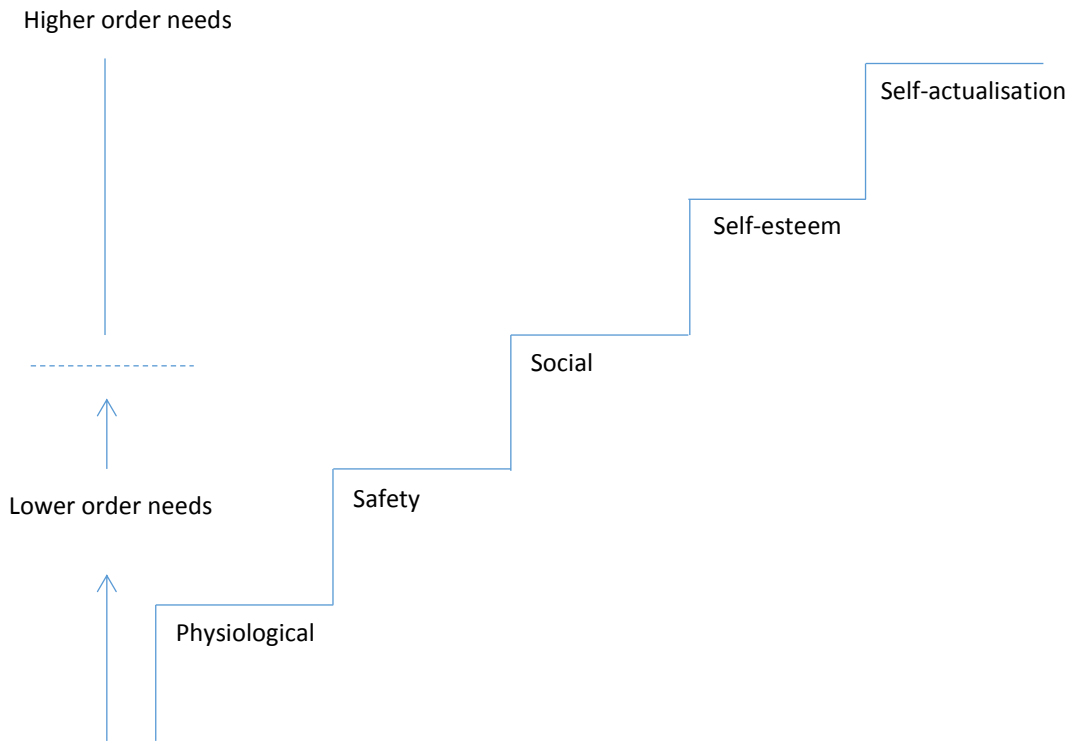

Figure 1 - Maslow's Hierarchy of Needs

Maslow identified five basic needs which were arranged in a hierarchy, it suggests employees are motivated to fulfil a higher need as a lower one is realised. The progression ultimately leads to behavioural change motivated principally by people's need to realise their full potential ie self-actualisation. A key aspect of Maslow's work is that once a need is satisfied it is no longer a motivator to that employee and therefore, it is no longer an influencer of behaviour. Maslow has been a key figure in explaining employee motivation, however there are scholars which criticise his theory. One of the drawbacks to the theory is that it is extremely difficult to identify which need is predominant at any one time. Watson (1986) argued that Maslow's theory has little scientific value and that it's main role 'has been a propaganda device: propaganda in a good and humanist cause, but propaganda nonetheless' (17, p.110). Maslow's theory influenced many that came after him, one of which was McGregor (1957). McGregor's Theory X and Theory Y contrasts two opposing theories of employees and management. According to McGregor, managers can be classified in

terms of how they believe others behave towards paid work, and how managers approach the issue of work motivation is strongly influenced by their assumptions about human nature (see table 1).

Theory X	Theory Y
1. Management is responsible for organising the elements of productive enterprise – money, materials equipment, people – in the interests of economic ends	1. Management is responsible for organising the elements of productive enterprise - money, materials equipment, people – in the interests of economic ends
2. With respect to people this is a process of directing their efforts, motivating them, controlling their actions, modifying their behaviour to fit the needs of the organisation	2. People are not by nature passive or resistant to organisational needs. They have become so as a result of their experience in organisations
3. Without this active intervention by management – people would be passive – even resistant – to organisational needs. They must therefore be persuaded, rewarded, punished, controlled – their activities must be directed. This is management's task in managing subordinate managers or workers	3. The motivation, the potential for development, the capacity for assuming responsibility, the readiness to direct behaviour towards organisational goals are all present in people. Management does not put them there. It is a responsibility of management to make it possible for people to recognise and develop these human characteristics for themselves
	4. The essential task of management is to arrange organisational conditions and methods of operation so that people can achieve their own goals best by directing their own efforts toward organisational objectives

Table 1 – McGregor's Theory X and Theory Y

McGregor suggests that underpinning Theory X is the belief that the average employee lacks ambition, dislikes responsibility and is not overly intelligent. Theory Y offers an alternative set of assumptions about human nature and employees motivation at work. The problem of motivation lies not with the employee but by the beliefs and behaviour of the management. According to Pitsis (2008) Theory Y supports Maslow's high level needs by advocating a shift towards self-control and self-direction, and towards allowing self-esteem and self-actualisation needs to be satisfied.

McClelland (1961) developed a learned needs theory whereby employees are motivated by the need to satisfy six basic human needs: achievement, power, affiliation, independence, self-esteem and security. In contrast to previous theories McClelland suggested that these needs were learned from national culture and were not innate to employees. Later McClelland and Burnham (1976) addressed the issue of power as the 'great motivator'. They argued that managers with a need for power may

be more effective than those managers with a need for achievement. This illustrates the importance of assessing the strength of these learned needs, as suggested by Harrel and Strahl (1981) and can be helpful in identifying employees who will respond positively to different types of work context.

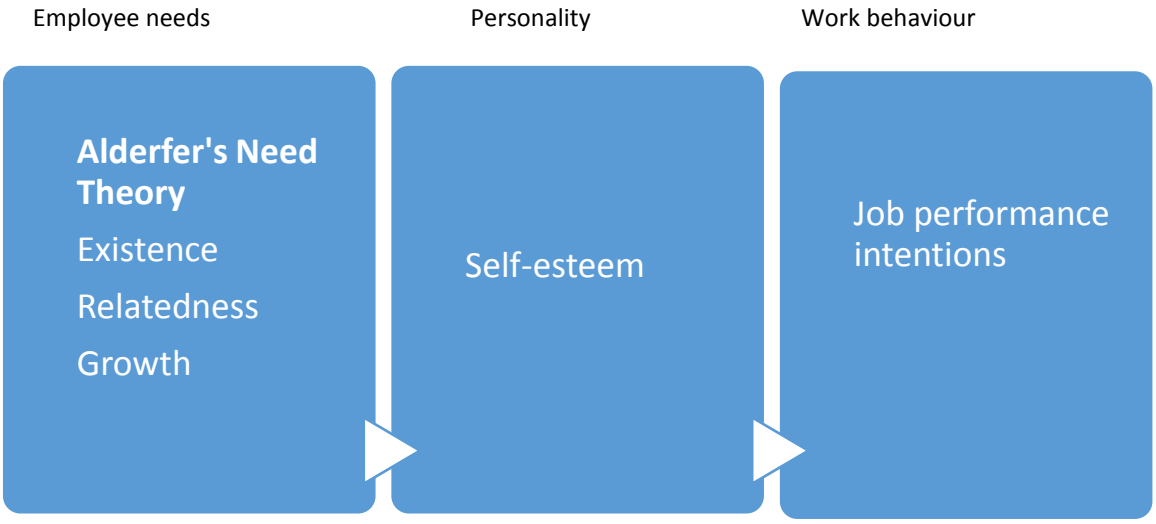

Figure 2 – Aldorfer's need theory adapted from Arnolds and Boshoff

Alderfer's (1972) ERG theory is based upon an alternative set of assumptions and suggests that employees needs can be divided into three basic categories within a hierarchy: existence (E), relatedness (R) and growth (G). This is closely related to Maslow's theory however it does not assume progression up the hierarchy. Alderfer suggested that all three categories may be important at the same time, with employees moving freely throughout the hierarchy. The ERG theory emphasised the importance of satisfied needs to employees, and that growth needs are actually more important when satisfied, whereas Maslow argued that, when it is fulfilled, a need becomes less important to an employee. Arnolds and Boshoff (2002) provided data to support the hypotheses associated with Alderfer's theory (figure 2). Unlike other studies it incorporated personality and also brings in the social aspect to motivating an employee. The study found that front line, white collar employees were primarily motivated by the satisfaction of relatedness needs from co workers, by existence needs and particularly by monetary rewards.

Although all of the previously discussed scholars and their theories have been popularised there are criticisms of the models and limitations have been identified. It is hypothesised that these are conceptually flawed and lean towards western cultures and that other cultures within the global

economy may have different needs and resultant hierarchies. It is also important to note that there is an assumption that there is no difference in motivation between the genders, ages and ethnicity (Cullen 1994, Gordon and Whelan 1998, Wajcman 1998).

Another content theorist is Herzberg (2003). His hygiene theory was designed to test the concept that an employee has two needs, to avoid pain from their environment and to grow psychologically. The research found that factors identified as sources of job satisfaction i.e. 'satisfiers' were different from those that were identified as job dissatisfaction i.e. 'dissatisfiers'. Strong satisfiers were achievement, recognition, the actual work, responsibility and advancement. Strong dissatisfiers were company policy and administration, supervision, salary, interpersonal relationships at work and working conditions. Herzberg's model predicts that managers can motivate employees if they are aware of and incorporate satisfiers into job design. This theory has parallels with other scholar's models, for example Herzberg's satisfiers are similar to Maslow's higher order needs and Alderfer's growth needs. Herzberg's hygiene factors also resemble Maslow's lower order needs and Alderfer's existence and relatedness needs.

2.2.2 Process Motivation Theories

Process theories of motivation focus on how employees make conscious choices that lead to a specific behaviour at work. An organisation's leaders can use process theories to motivate their employees by linking effort and reward. One of the most influential process theories is the equity theory which explains how people develop perceptions of fairness in the distribution and exchange of resources. Adams (1965) developed a series of studies that explained a social comparison process which results in feelings of equity or inequity and leads to employees to form judgements on the value or a reward or outcome. A practical application of this type of theory is in reward management. This can be a complex framework creating internal tensions and perceived inequalities. Baldamus (1961) conducted a study of the wage-effort exchange which linked external inequity with internal workplace conflict and tensions.

Expectancy theory is a work motivation theory based on the idea that work effort is directed toward behaviours that people believe will lead to desired outcomes. The theory assumes a rational model of decision making where employees assess costs and benefits and choose the pathway with the highest reward. This theory was popularised by Vroom (1964) and recognises that the link between effort and reward is a cognitive process in which employees assess expectancy, instrumentality and valence, via a formula or calculation.

Goal setting theory assumes that participatory goal setting and communicating accurate information on work performance can be positive a motivator for employees. Locke's theory (1968) contains four major assumptions; challenging goals produces higher performance; specific challenging goals produce higher performance than vague goals; feedback in conjunction with goal setting produces higher performance; employee participation in goal setting produces higher performance.

Sociologists have developed different approaches to understanding workplace motivation, using concepts such as alienation, culture, orientation to work and self, and they have challenged the previously discussed motivation theories. In 1989 Klein integrated both of these approaches ie sociological and psychological, to provide a framework which emphasised the importance of social processes in shaping individual and group behaviour.

Employment is a social activity and studies have shown that jobs are central to the lives of most people as employment provides status, identity and allows them to feel their lives are meaningful. The concept of empowerment is a term which describes motivational job design practices which allows employees a voice in decision making. Warr (2002) developed a three-dimensional model portraying the range of emotional responses to paid work (figure 3). Central to this theory is the horizontal pole which illustrates the emotions of high or low pleasure; this is usually identified as job satisfaction. The second pole runs between anxiety and comfort, the third pole runs from depression to enthusiasm. An employee's location on each of these poles can be determined through a questionnaire. This model was used by Daniels (2000) with an additional pole describing feelings from fatigue to vigour. The fact that job satisfaction is an affective response rather than a cognitive response means that this model is important to the wider context of emotional labour, job related stress, psychological wellbeing and workforce turnover.

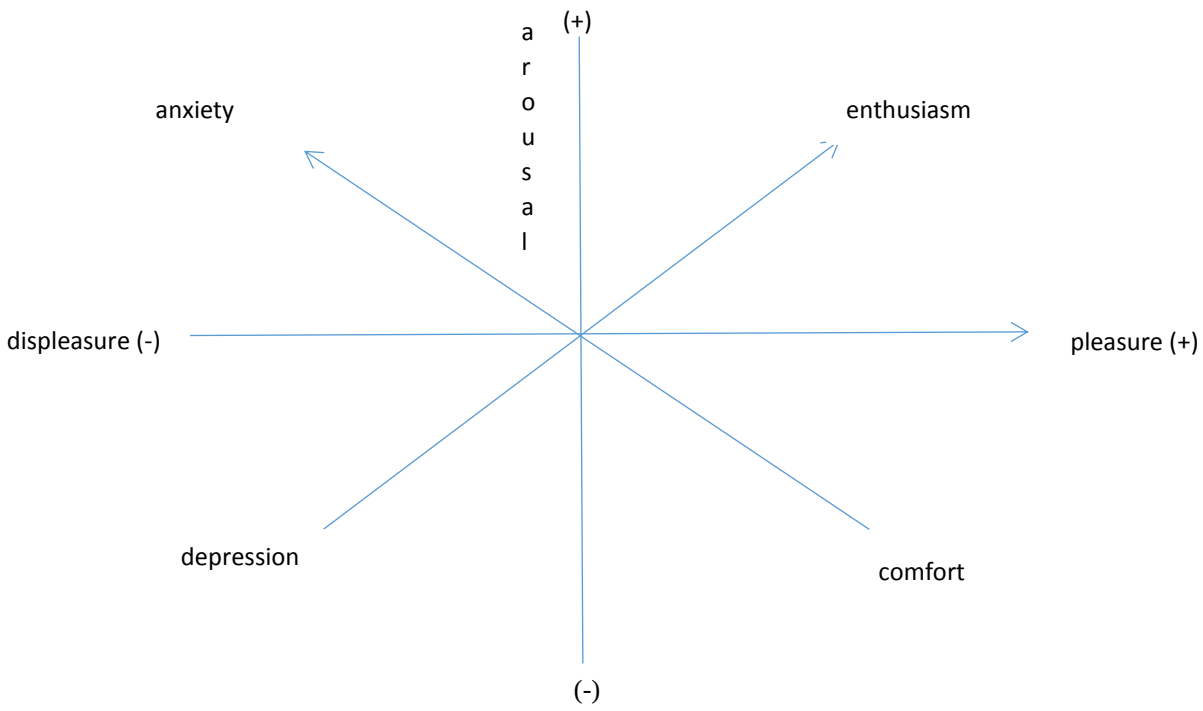

Figure 3 – Warr (2002) Three poles for the measurement of well being

Within this section we have seen the importance of an employee's personality and motivation on their behaviour in and out of the workplace. Different traits and facets of personalities and perceptions can also influence how an employee perceives their input and value to their organisation. The work of Lehrer and Montague made key suggestions about the emotional aspects of decision making, which led my research onto the exploration of motivation theories within this paper. The popular content and process motivation theories have been discussed which were challenged by sociologists and integrated approaches were designed. A part of my research will look at job satisfaction and the emotional responses to paid work which was covered within Daniels research and will have particular relevance to workforce turnover.

2.3 The Psychological Contract

A term used to capture the overall nature of the balance between the employee and the employer is the 'psychological contract'. Rousseau described this as 'individual beliefs, shaped by the organisation, regarding the terms of an exchange agreement between individuals and the organisation' (p14). This contract exists in the employees perception of what is expected of them from the organisation and what they can receive back in return for their input and actions. The

psychological contract is unwritten and usually not spoken of, or indeed agreed, with the employer. Therefore this can lead to misunderstandings and false expectations on the part of the employee. An employee may feel that the employer has fallen short of expectations and a number of studies have found this may lead to intentions to quit and reduced commitment (Taylor and Tekleab 2004).

3.0 Equality at Work

Following on from the previous gender-less research of motivation, perception and personality in Section2, it is useful to funnel this analysis by introducing the broad concept of equality within the workplace. A significant amount of research has been undertaken in this space in recent years, specifically gender and management.

According to Bratton the term 'employment equity' is defined as 'a strategy to eliminate the effects of discrimination and to make employment opportunities available to groups who have been excluded' (p221). Understanding the issues of equity which are across the major social divisions of society is imperative for understanding organisational behaviour. With increasing globalisation of the workplace the workforce is becoming increasingly diverse. As we have seen in Paper One, remarkable changes have occurred over the last 100 years with increased civil rights and employment legislation, an increased number of women in the workplace and an increased appetite from organisations to embrace diversity and inclusion. Organisational justice is the perceived fairness of outcomes, procedures and treatment of employees originally defined by Leventhal (1980). Six criteria were generated for procedures to be considered as fair.

When considering women specifically, there are two phrases which can describe the career barriers in the work place which they face; 'the glass ceiling' concept which sees women being excluded from top jobs despite their equal training and or experience; and the 'sticky floors' where women appear to be disproportionally in the lower level roles which we can see in the UK service sector, including the financial services sector. The mechanisms that perpetuate these inequalities can be defined as a patriarchy which is a hierarchical system of social organisation in which cultural, political and economic structures are controlled by men.

A significant amount of research has been undertaken into gender and management in recent years. Moss (2002) showed that at both the macro and micro levels there was a close correlation between gender inequality at work and the overall mental and physical health of women. Later in 2006 Colarelli, Spranger and Hechanova conceptualised gender effects on small group behaviour. A number of scholars have linked general changes in work to a critical discussion of the emergence of

new managerial styles that seem to favour women (Wajcman 1998, Meyerson and Fletcher 2000 and Rubenstein 2003). When considering Wajcman and others views, the issue of stereotyping emerges. Wajcman reported that there was no male or female style of management, but there were differences in the perception of risk between the genders. Meyerson and Fletcher built on Wajcman's argument that there were more similarities between the gender's management style than differences by seriously questioning both the effectiveness of current legislation and the reality behind the apparently increased sensitivity of organisations.

Conversely Falkenberg and Boland (1997) found that negative stereotypes do persist and have in fact created a backlash of males targeting women who have successfully overcome barriers. In 2003 an article by Ngo et al reported that stereotyping and inequality leads to a decline in employee morale and consequent performance levels. This ultimately reduces the capacity of organisations to retain their top female talent. The article suggested that changes to organisation's structures rather than employee attitudes are more important when addressing inequalities.

We have seen that there has been significant research in gender and management, however for my research I aim to investigate all levels of women exiting from the workplace and not solely focus on the higher management levels. We should now turn our attention to the frameworks around turnover theory and the insights this can give us.

4.0 Conceptual Turnover Frameworks

The research I shall be undertaking will be based on women voluntarily exiting the workforce. Forced separations such as dismissal and redundancies will not be investigated. It is therefore useful to look at the conceptual frameworks around voluntary turnover. Following this, I will further narrow the research and look at gender specific (female particularly) labour turnover. Two researchers currently lead the field in this arena, Stone and Metz, and I have devoted a section to these findings.

4.1 Voluntary Turnover

There are three main reasons why people leave employment; retirement, dismissal (either via a disciplinary process or redundancy) or voluntary termination. The first two reasons are heavily influenced by management whereas the last represents a personal decision to leave work.

The majority of the conceptual models for voluntary labour turnover, also known as voluntary separation, assume that the main reason for labour turnover is job dissatisfaction. Building on this, there is significant evidence of the adverse relationship between labour turnover and job satisfaction (Brayfield and Crockett 1955; Vroom 1964, Locke 1975). Such job dissatisfaction causes employees to leave once they have decided upon on the desirability of movement and the perceived ease of movement (March and Simon 1958). It is interesting to note, there is no differential made between genders. The traditional approach therefore views voluntary separation as a consequence of high job dissatisfaction combined with alternative labour market opportunities that are perceived as having higher value and with relative ease of movement to alternative employment being available (Price 1977).

Mobley (1997) developed a model which proved to be influential in the thinking around turnover. Mobley argued that the Intention to Leave model involved eight stages before the intention to leave;

- evaluating the existing job,
- experiencing job dissatisfaction;
- thinking of leaving;
- evaluating the expected utility of search and cost of leaving;
- intention to search for alternatives;
- searching for alternatives;
- evaluating alternatives;
- comparing alternatives with the present job.

Turnover theory was further developed by Griffeth and Hom (1988), Hulin et al, (1985), Michaels and Spector (1982), Mobley (1982), Mobley et al 1979 and Price and Mueller (1981), when the importance of the intermediate stages between job dissatisfaction and the act of leaving was recognized.

Whilst Mobley remains at the forefront of turnover theory, criticisms of his model have suggested that it is over specified, including elements of the process that are effectively redundant (Arnold and Feldman 1982; Bluedorn 1982; Miller et al 1979; Morrow 1983).

An alternative model of labour turnover; the 'unfolding model' was developed by Lee and Mitchell (1994). This was derived from 'image theory' and argued that factors other than job dissatisfaction can begin the process of intending to leave. It proposed that employees did not need to/or did not actually compare their current job with alternatives and that the decision to leave may actually be based on a judgement on compatibility rather than an assessment of expected utility. In this unfolding model, the initiating action was usually unexpected ie 'shocks' and leads to alternative decision paths, of which four were identified. The decision path may include repeating a response to an event that has occurred before, such as a female colleague leaving due to pregnancy. Another decision path represents a response to an unexpected action that causes the employee to reassess their attachment to the organisation such as negative media exposure when BP experienced the oil leak crisis in 2012. A third path for the employee involves an action that causes them to consider whether they should form an attachment with another organisation. In the fourth decision path, there is no unexpected action but rather a measured re-evaluation, typically involving 'image violation and disaffection', so that the employee experiences such high levels of job dissatisfaction that they leave regardless of the whether there are alternatives.

Another theorist, Winterton (2004) identified that the process of an employee leaving an organisation should been seen as involving distinct stages (figure 4). Winterton suggested that the unexplained variation in labour movement and the sequential lag between the stages means that the process or pathway is not necessarily a linear one. He concluded that any of the four areas 'could initiate the separation process, although turnover is anticipated to be the highest where all four are relevant' (p 382).

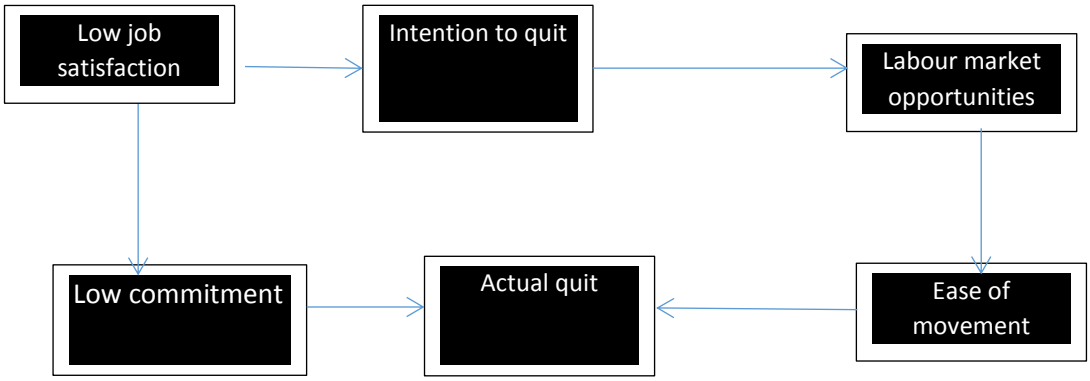

Figure 4 - Winterton Stages in the process of voluntary separation

4.2 Gender Specific Labour Turnover

Along with non-gender specific turnover models, there have been a variety of frameworks developed to explicitly focus on women's career choices and the concept of opting out. These models have originated from differing perspectives such as a 'careers based' perspective (Bailyn, 1989; Diamond, 1987; Gallos, 1989; Powell and Mainiero, 1992) or from a 'work-family' perspective (Bielby and Bielby, 1989, 1992; Lobel and Clair, 1992; Rothbard and Edwards, 2003). 'Push and pull factors' have been identified by this research. These factors can include demands from work/family balance, lack of career opportunities and unfavourable working conditions which cause women to leave the employment market and opt out (Hewlett, 2007; Stone, 2007).

Over recent years the popular press in both the UK and the US has focused on talented, highly educated women in professional careers choosing to leave their roles in order to stay at home and become full time carers for their families (Baxter and Baird, 2006; Belkin, 2003; Story, 2005; Wallis et al., 2004). Despite these articles and subsequent discussions there remains an underlying controversy over whether this is in fact a legitimate concept. Academics appear to disagree whether opting out is merely conjecture or a realistic issue being faced in today's employment market. (Cabrera, 2007; Hewlett and Luce, 2005; Mainiero and Sullivan, 2005, 2006; Stone, 2007).

Greenhaus and Parasuraman (1999) stated that family responsibilities were partly responsible for women's underrepresentation at the senior management levels, other scholars cited women's networks (Ragins 1999), social attractions (Kanter 1977), perception and stereotypes (Schein et al

1996), and social role (Spence and Helmreich 1978) theories. There is a current body of knowledge which highlights structural barriers at work as contributing to women not reaching the senior management level and ultimately opting out of the workforce (Blair-Loy 2003; Stone 2007; Williams 2000, Bilimoria and Piderit 2007).

Volpe and Murphy (2011) contributed to the debate by researching married, professional women's career exits in relation to identity and social networks (see figure 5). They highlighted the complex, reciprocal relationship between a woman's identity and her social network as the conceptual foundation for understanding women's career exit.

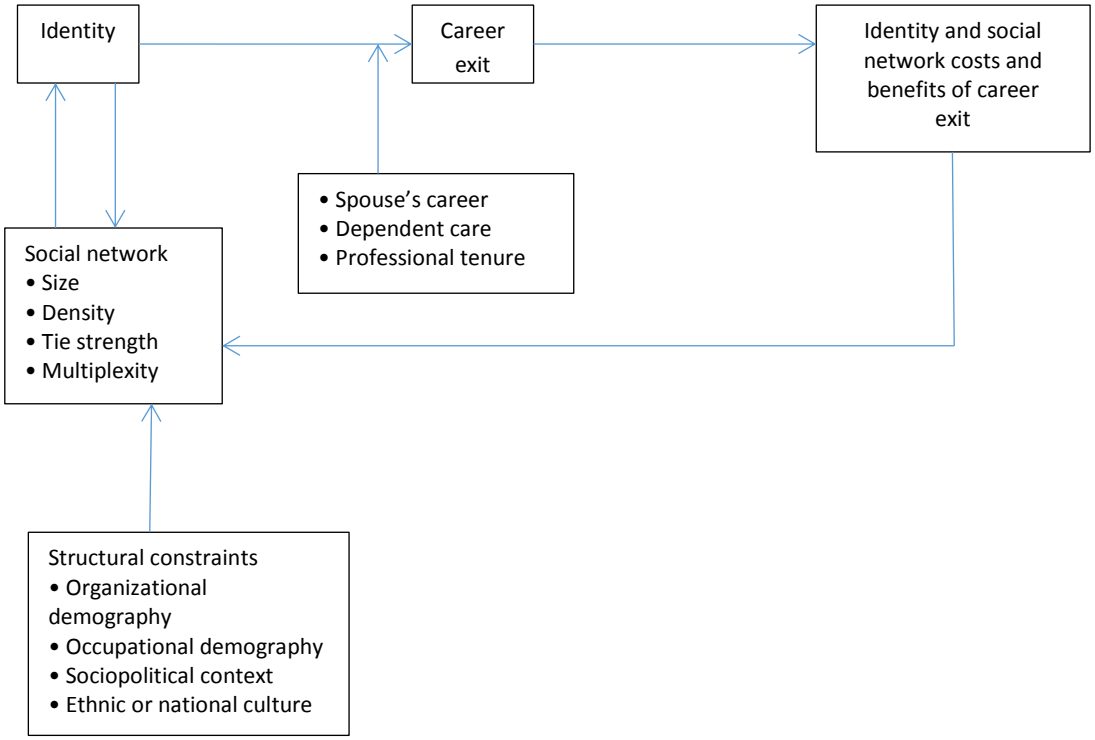

Figure 5 – Volpe A conceptual model of married professional women's career exit

Light and Ureta (1992) suggested that 'employers may equate 'female' with 'quitter' because women have higher average turnover rates than men' (p. 156). Previous to this observation, Cotton and Tuttle's (1986) meta-analysis of 20 studies had found that women had higher turnover rates than men and that the nature of the employee population diluted the gender/turnover relationship. There was a stronger relationship between gender and turnover for professional employees than for non-managerial or non-professional employees. However these included few, if any, gender comparisons of turnover rates for women at a senior level of management.

One of the first articles to highlight gender differences in managerial level turnover was by Schwartz (1989). This article described the results of a corporate study as showing that 'the rate of turnover in management positions is 2 ½ times higher among top-performing women than it is among men' (p. 65). Not only should we consider why women are leaving organisations, but also why so few women reach senior management levels. This has been subject to UK government research such as the Davies Report and in the European Union on women reaching board levels as discussed in Paper One. Scholars have recently called for a deeper understanding of the reasons behind women's actual turnover (eg Hom, Robertson and Ellis 2008; Smeaton 2009).

A study by Gangl and Ziefle (2009) researched career prospects after motherhood for women across America, Great Britain and Germany from the 1960's and established wage penalties for motherhood of between 9% and 18% per child. The study also found that women experienced a detachment from the workplace following childbirth, with around 65% of new mothers staying within workplace up to five years after childbirth for Great Britain. The study concluded that the American mothers were more labour market savvy than their European counterparts, consequently taking much less time off following childbirth an much less likely to reduce their hours to part time or take low-prestige jobs. Regarding turnover of women following the birth of children, the overall correlation 'between the number of children and number of employer changes is negative because mothers tended to be significantly less likely to switch employers, than childless women' (p355). The research stops short of investigating re-entry points in any further detail however.

4.3 Studies by Stone (2007) and Metz (2011)

As previously discussed the notion of 'opting out' was first mooted in 2003 by Belkin in an article for the US newspaper, The New York Times. Following this Stone (2007) explored reasons for women opting out of the workforce, along with the nature of their lives at home & their plans for the future. It was a study involving 54 semi structured interviews of well educated, professional women who left employment to stay at home. The research found that the reasons these high-achieving women were opting out were 'multi-layered and complex' and generally 'counter the view that they quit because of babies and family'. Particularly many had husbands who could, and did, support their being at home, 60% mentioned their husbands as one of the key reasons why they left. Their ability to leave paid employment to stay at home reflected their husband's career success, in which, according to Stone, they 'basked'. They lived out the traditional lifestyle of male breadwinner and stay at home mum and they saw themselves as realising the dreams of third-wave feminism, with the goals of earlier, second wave feminism, involving economic independence and gender equality fading. Interestingly, when the women left their roles they cited family obligations rather than the

real reasons which was their dissatisfaction with the incompatibility of work and family. Stone also identified a 'choice gap' – the disconnect between the rhetoric of choice and the reality of constraints, which reflect the extent to which high achieving women are caught in a double bind: spiralling parenting demands colliding with the increasing pace of work in the elite professions. Motherhood was identified as being a major influencer on women's decision to quit as they came to see the rhythms and values of the workplace as antagonistic to family life. An outcome of the women opting out to stay at home was that they blamed themselves for failing to 'have it all'.

Stone did not set out to test any particular hypothesis in her study. She acknowledged that what research there already was on women leaving their careers was 'virtually none… this particular group of women, having exited the labour force, appeared to have gone missing'. (p23)

A later study by Metz (2011) involved interviewing 44 women in the Australian banking sector. Metz asserted 'the perception that women leave work because of their family responsibilities often underpins the differential treatment of women and men in organisations'. As we found in Paper One when we investigated gender within the UK financial services sector, banking in Australia is also a female-dominated industry within a male-dominated hierarchy. Metz's interviews indicated that for the most participants, family responsibilities were not the primary reason for leaving their employers, in fact only 11% of the sample cited family responsibilities as being the sole or main reason for leaving their organisations. For the remaining participants work factors were at least as important. Metz's interviews 'unravelled a complex web of factors that often make women feel unwelcome in (or squeezed out of) their organisations'. A pattern of what led the respondents to leave their employers emerged from the interviews showing that discriminatory practices and unwelcoming work environments marginalised and alienated many Australian professional banking women. There were several work related reasons which contributed to women's decision to leave, including the unavailability of part time employment and lack of recognition from male colleagues. This perpetuates the myth that women are opting out in order to look after their family at home rather than 'have it all' and be a working mother. Unfortunately, this myth negatively influences perceptions of the commitment of women, which in turn affects the behaviour towards women in the Australian industry with obvious ramifications for other industries and countries.

5.0 Implications of Previous Research

Although some research has been undertaken into similar areas of the research I aim to undertake, no findings or research have looked at the specific exit and re-entry points of a woman's career. Therefore my research will not only be ground breaking in the general gender turnover space but, as I am concentrating on the UK financial services sector, the results will have a specific impact upon a concentrated section of the UK employment market.

I will utilise the findings of Maslow specifically that once a need is satisfied it is no longer a motivator, my hypothesis being that once the lower order needs are met the woman leaves an organisation and until one of those needs is no longer fulfilled, stays away from the work place. I will also consider Alderfer's ERG theory when looking at my findings as he suggested that employees can move throughout the hierarchy he defined, rather than Maslow and a 'ticklist' of levels.

Winterton's model of the stages of voluntary separation divides the decision of an employee to leave employment into distinct stages which may have implications for my research. Participants of my research may also experience low job satisfaction and commitment which will be captured in my findings.

Gangl and Ziefle's findings that motherhood precedes wage penalties of between 9% and 18% per child also has implications for my research as my hypothesis is that women who take more than 2 years break from work due to childcare will return to the workplace on a lower salary. The research also showed that mothers tend to be significantly less likely to switch employers than childless women which my research may also look at.

Stone's research is particularly pertinent and the implications that motherhood was a major influence on the decision to quit the workplace is antagonistic to family life may also resonate in my findings. Metz's study of reasons women leave the workforce may also have implications for my research as Metz found that only 11% cited family reasons for leaving. This is a question I will specifically ask of my participants.

Taking on board my analysis of the research I have conceptualised my hypothesis, as a Model of Leakage and Re-entry Points. This can be found at Appendix 1. This model shows my suggestions of the reasons for women 'Opting Out' of the workplace which I have broken into two; external pressures and internal pressures. The model also defines the points of leakage and re-entry which I intend to measure. Points I have provisionally identified include age, location, remuneration level, job level, family circumstances and job function.

Appendix 2 is the model I have developed regarding The Pressures Impacting Leakage and Re-entry. This goes into more depth concerning the external and internal pressures women are faced with when deciding whether to leave and/or renter the workforce. Internal pressures include the woman's work role and it's parameters and the organisation's with its structures and constraints. The external pressures are subdivided into family circumstances and lifestyle choices.

Both of these models are provisional and subject to change as my research philosophies evolve.

6.0 Conclusion

A significant amount of research has been undertaken into gender and management in recent years. As we have seen, personalities, perceptions and motivations all have a part to play in an employee's behaviour at work and, consequently, their decisions to leave that work. Many scholars have attempted to understand all of these factors in addition to their relation to voluntary turnover within the workplace. There have been some popular theories however most have been subject to criticism with limitations being identified. A major limiting factor is that most, if not all, of the most popular theories are based in western cultures and organisation. I however, do intend to research such a culture in the UK but it is against the backdrop that I accept the current hierarchical system within the UK financial services sector is controlled by men and mainly consists of men at the senior levels.

Although the majority of research models cite job dissatisfaction as the main reason for voluntary turnover there has been an increasing focus on women choosing to leave their careers, known as opting out, to become full time carers for their families. There remains some controversy over this notion however with academics disagreeing whether this is a legitimate concept. Other factors identified as influencing the leaving decision have included lack of career opportunities, unfavourable working conditions, structural barriers to career progression and social networks.

There is still research to do in this area, and particularly within the UK financial services sector. There is a significant gap in research around the points at which women leave the sector, the length of time they leave the sector for and their reasons for doing so. Following on from this, there is an additional gap in the research – that of the points of re-entry for those women which leave. Questions remain over whether women are re-entering the sector at the same level and point of their career previously and whether this is the same for women at all grade levels and salary levels. I intend to research these areas and to question my hypothesis that the higher the salary of the women at the point of exit, the more likely they are to re-enter at the same or a higher level. It is important to replace opinions, assumptions and anecdotal evidence and build up substantive evidence regarding why women are leaving organisations, at what levels and at what points they are re-entering the workplace. A comparison of those leakage and re-entry points would then be beneficial in understanding the implications of those decisions to opt out for the women, organisations and the sector as a whole.

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APPENDIX F

CONTENTS

Table of Figures and Tables

Table of Figures and Tables

1.0 Introduction

In this paper I will introduce and discuss my paradigm of enquiry. I will then go on to discuss my methodology and the reasoning behind that methodology. Also discussed in this paper are my research methods and data analysis procedure. Finally I will cover ethics.

According to Remenyi et al (1982) 'before researchers undertake any research activity it is essential that they consider carefully an overall strategy by considering as to which community they feel they belong to, and that researchers know the epistemological, ethical and ontological assumptions of their research'. This paper will address these issues and discuss the research strategy and tools chosen.

I propose to undertake a study into the exit and re-entry points of the careers of women within the UK financial services sector. Some research has previously been undertaken into the career path or 'pipeline' of women, although the level of research in the UK is quite limited and no studies have focussed specifically on the UK financial services sector. The leakage points I initially propose to focus on are the ages of the women, position in the pipeline, salary levels and personal circumstances at the point of exit plus the reasons given for leaving the pipeline. I shall also investigate re-entry points back into the pipeline and compare these to the leakage points.

The study will not cover general diversity nor gender issues. It will also not directly investigate discrimination within the workplace or make a judgement on the contribution of women to a successful organisation nor presume that women make, or do not make, a positive contribution to the workplace. The UK financial services sector is the industry chosen to be the focus of the study.

This industry choice is for a number of reasons;

- The service sector as a whole is a growth sector for the UK economy;
- The service sector has the highest number of females in the workforce;

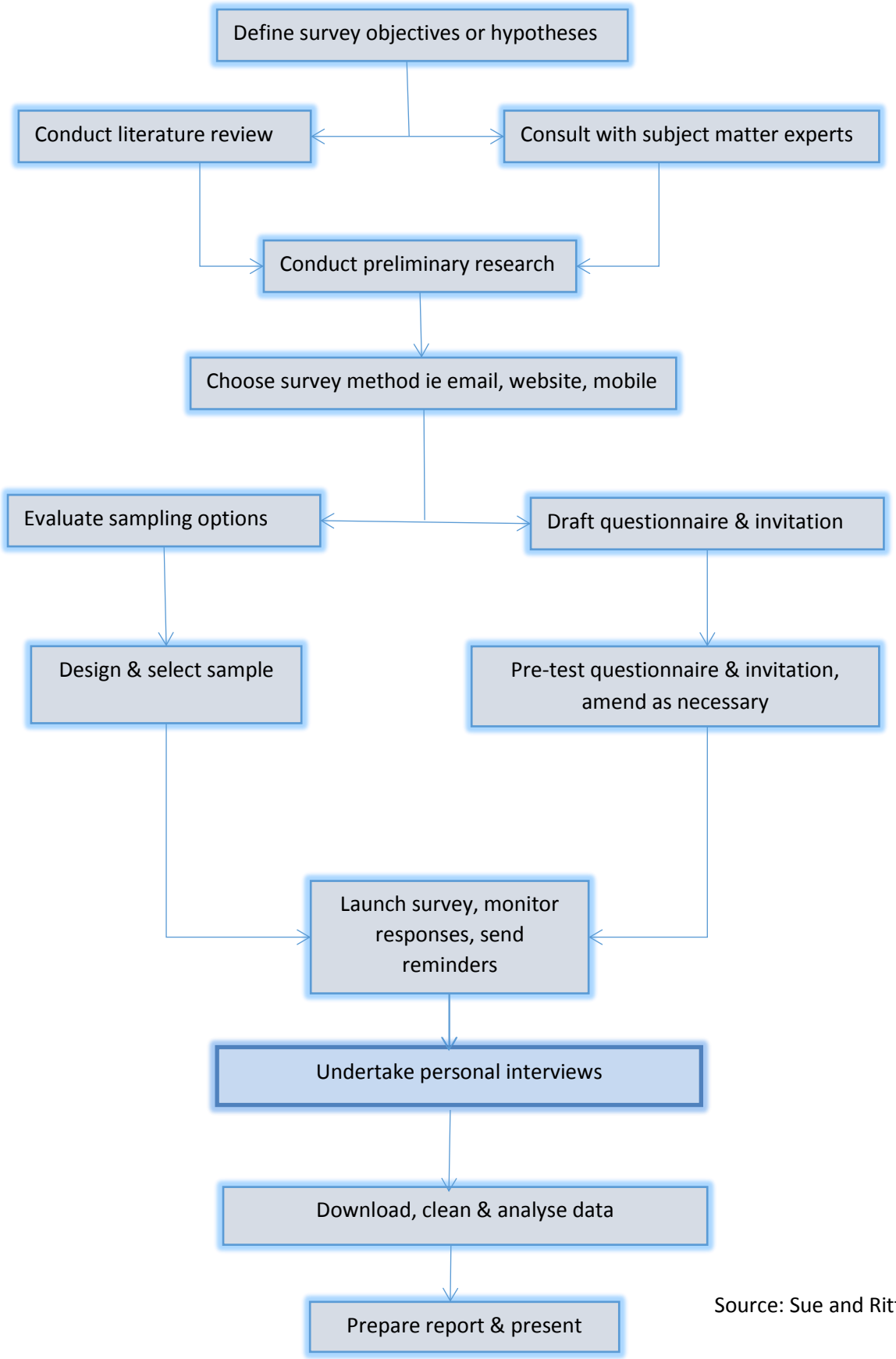
- The financial services sector is of crucial importance to the UK economy generating high levels of employment and revenue;
- There is limited research on this sector.

My research will be based on women's actual experiences of leaving the UK financial services sector, rather than their perceived reasons, therefore I will be directly talking to and surveying women regarding their reasons for departure. It is also important to note that I aim to research women who have actually left the pipeline rather than women who are considering such a move.

1.1 Research Process Flow

Figure 1 shows the research process which I have followed so far and will continue to follow throughout my research. It moves from the initial stages of defining the research objectives and hypotheses, through to consulting with subject matter experts and conducting literature reviews. During the next stage I conducted preliminary research and devised my research methods. Following this I drafted the questionnaire, piloted and pre-tested it. Launch will occur after this stage as will collating and analysing the data. This will be followed by a number of personal interviews with females who have left and re-entered the sector.

Figure 1 Research Process Flow



Source: Sue and Ritter 2012

2.0 Hypothesis

I have decided to construct a research hypothesis, which will bring clarity, and specificity and focus to my research problem. This is will aid me in my research design, the specifics of the information I need to collect and give greater focus to my conclusions. There are various definitions of an hypothesis. According to Black and Champion (1976) a hypothesis is ' a tentative statement about something, the validity of which is usually unknown'. Grinnell (1988) states 'a hypothesis is written in such a way that it can be proven or disproven by valid and reliable data – it is order to obtain these data that we perform our study.' Kumar (1999) states a hypothesis has certain characteristics:

1. It is a tentative proposition
2. Its validity is unknown
3. In most cases, it specifies a relationship between two or more variables.'

My research hypothesis is;

A large percentage of women are returning to the UK financial services sector at a lower level and a lower salary than when they left.

In order to test my hypothesis I propose to go the through the Kumar three phase process:

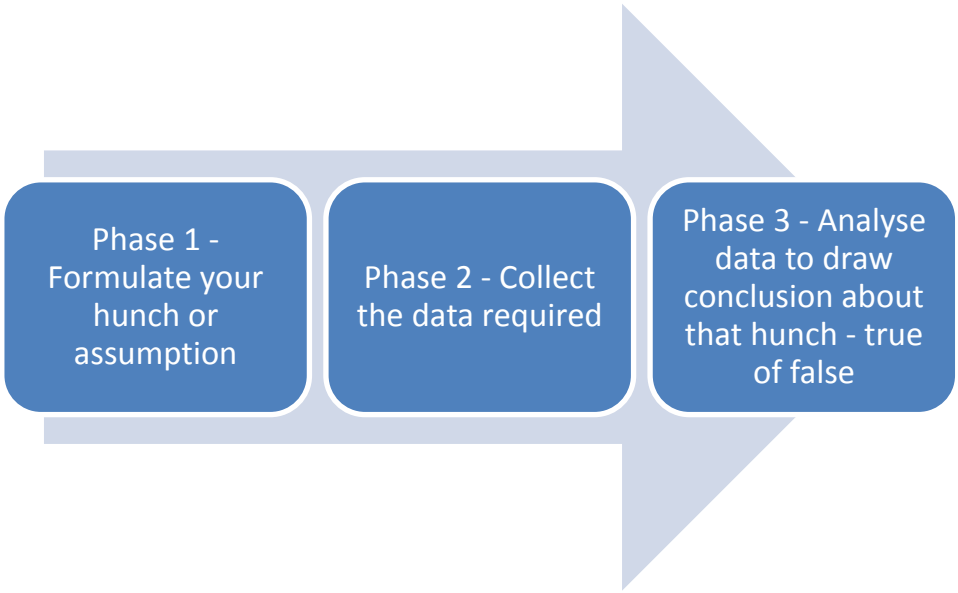


Figure 2 The process of testing a hypothesis – Kumar (1999)

In arriving at my conclusions about the validity of my hypothesis, the way I collect my data and evidence will be of critical importance. It is therefore essential that my study design, sample, data collection methods, data analysis and conclusions are valid, free from any bias and are appropriate.

It is not sufficient to merely state the hypotheses to be tested; I must also state the study's specific goal and objectives:

Goal: - To determine the organisational and salary level women are returning at within the UK financial services sector following a career break

Objective: - To identify the organisational and salary levels among women leavers
- To identify the organisational and salary levels among women returners
- To understand whether there is an organisational and/or salary level when women do not renter the workplace and sector

Goal: - To assess whether organisation and salary levels affect the decision to leave the sector

Objective: - To identify the determining factors in leaving the UK financial services sector
- To identify whether the organisational and salary level is an influencing factor when women leave the UK financial services sector

3.0 Research Paradigm and Strategy

The term ‘paradigm’ has a number of definitions. According to Kuhn (1962) paradigms are universally recognised scientific achievements that for a time period model problems and solutions to a community of practitioners’. They offer a framework comprising of an accepted set of theories, methods and ways of defining data. Morgan (1979) suggested that the term ‘paradigm’ can be used at three different levels:

- Philosophical level –this reflects basic beliefs about the world
- Social level – provides guidelines about how the researcher should conduct his or her work
- Technical level – this is used to specify the methods and techniques which could ideally be used when conducting the research.

An epistemological issue concerns the question of what is (or should be) regarded as acceptable knowledge in a discipline. A particularly central issue to this is whether the world can and should be studied according to the same principles and procedures as the natural sciences. The position that affirms this is usually associated with an epistemological position known as positivist.

There are two main research paradigms, positivist and phenomenological. These terms can also be known as qualitative, quantitative and interpretivist depending upon which author is used. Each has a slightly different meaning and the words are not completely interchangeable. Table 1 summarise the more commonly used terms.

Table 1 Alternate terms for the main research paradigms

Positive Paradigm	Phenomenological Paradigm
Quantitive	Qualitative
Objectivist	Subjective
Scientific	Humanistic
Experimentalist	Interpretivist
Traditionalist	

Source: 'Business Research' by Hussey and Hussey 1997

As aforementioned, positivism is an epistemological position that advocates the application of methods of the natural sciences to the study of social reality and beyond. Interpretivism is a term given to a contrasting epistemology to positivism. There is a view that a strategy is required that respects the differences between people and the objects of the natural sciences and therefore requires the researcher to understand the subjective meaning of social action. The term interpretivism assumes that the researchers are critical of the application of the scientific model to the study of the social world and they have been influenced by different intellectual traditions. Von Wright (1971) depicted the epistemological clash as being between positivism and hermeneutics. Hermeneutics is a term that is concerned with the theory and method of the interpretation of human action. This clash represents a division between an emphasis on the explanation of human behaviour that is the main factor of the positivist approach to the social sciences and the understanding of human behaviour. This contrast reflects long standing debates from writers such as Weber (1947) whose definition of sociology seemed to embrace both explanation and understanding aspects.

Cresswell (1994) draws on a number of authors to show the different assumptions of these two main paradigms. These assumptions have been summarised in Table 2. It was important that I ask myself these questions before embarking upon my research and I used this framework to inform my choice of research strategy. I have chosen to undertake a mixed methods study as I am using both quantitative and qualitative research methods. The term mixed methods research is a term used for research which integrates quantitative and qualitative research within a single project; this can also be known as multi-strategy research, however more recently it is seen as a single strategy itself (Bryman 2006).

Quantitative research has been subjected to many criticisms by qualitative researchers, which tend to revolve around the view that a natural science is inappropriate for studying the social world. However taking on these criticisms, I do believe that quantitative research is still important to my study as it will provide valuable data which will reinforce the qualitative aspect of my findings.

The distinction between qualitative and quantitative research can be ambiguous. Some writers regard the differences as fundamental however other writers see the distinction as no longer useful or even simply as 'false' (Layder 1993). This argument has been ongoing for some time, and it seems from current research that the debate will continue to flourish. On the surface there would seem to be little distinction between the two, save for the fact that quantitative researchers use measurement and qualitative researchers do not. Many authors however have suggested that differences are deeper with respect to their epistemological foundations.

There are certainly arguments against this mixed method of research which tend to be based on two kinds of acccount; the idea that research methods carry epistemological commitments; and the idea that quantitative and qualitative research are separate paradigms. Hughes (1990) had the view that research methods are inescapably rooted in epistemological and ontological obligations, which type of view has led some writers such as Smith (1983) to argue that mixed methods research is neither feasible nor desirable.

Assumption	Question	Quantitative	Qualitative
Onthological	What is the nature of reality?	Reality is objectives and singular, apart from the researcher	Reality is subjective and multiple as seen by participants in a study
Epistemological	What is the relationship of the researcher to that researched?	Researcher is independent from that being researched	Research interacts with that being researched
Axiological	What is the role of values?	Value free and unbiased	Value laden and biased
Rhetorical	What is the language of research?	Formal, based on set definitions, impersonal voice, use of accepted quantitative words	Informal, evolving decision, personal voice, use of accepted qualitative words
Methodological	What is the nature of research?	Deductive process, cause and effect, static design, categories isolated before study, context free, generalisations leading to prediction, explanation and understanding, accurate and reliable through validity and reliability	Inductive process, mutual simultaneous shaping of factors, emerging design – categories identified during research process, context bound, patterns, theories developed for understanding, accurate and reliable through verification

Adapted from Cresswell (1994)

Table 2 Assumptions of the two main paradigm

An alternative slant on the debate to be considered is the 'technical version' of the nature of the quantitative and qualitative research (Bryman 2006). This is the position which Bryman states gives greater prominence to the strengths of the data collection and data analysis techniques with which quantitative and qualitative research are each associated and sees these as capable of being united.

There are a number of advantages of the self-completion questionnaire over the semi-structured interview such as; questionnaires are quicker and cheaper to administer; there is no interviewer effect and variability; and they are convenient for respondents to complete. There are also disadvantages to the questionnaire in comparison however such as; there is no opportunity to prompt or probe the respondent, questions must be appropriate for most respondents; there is difficulty in asking other kinds of questions; the questionnaires can be read as a whole; the researcher cannot collect additional data; the method is not appropriate for some kinds of respondent and it is difficult to ask a high number of questions; there is a greater risk of missing data and a higher risk of a lower response rate. Therefore taking all of this into consideration a mixed method study will cover most bases.

Hammersley (1996) proposed three approaches to mixed methods research:

Triangulation – referring to the use of quantitative research to corroborate qualitative research findings or vice versa.
Facilitation – referring to the use of one research strategy being employed in order to aid research using the other research strategy.
Complementary – when the two research strategies are employed in order that different aspects of an investigation can be dovetailed.

I will be employing Triangulation in my research. Triangulation implies that the results of an investigation employing a method associated with one research strategy are cross checked against the results of using a method associated with the other research strategy. This is adapted from arguments by authors such as Webb et al (1966) and Zamanou and Glaser

(1994) who suggested that this type of triangulated approach enables the collection of different types of data that relate to different cultural elements and improves confidence in findings.

Some writers have suggested that this approach is declining in use (Scandura and Williams 2000 p 1259). They concluded that 'management research may be moving even further away from rigour' limiting the applicability of findings by failing to triangulate. I am confident that this is the appropriate approach for my research particularly as rigour will be integral to the process. Bryman however suggests that mixed methods is becoming more common. This is particularly due to a growing readiness to think of research methods as techniques of data collection that are not burdened by epistemological and ontological issues. In addition, there has been a softening in the attitude towards quantitative research amongst feminist researchers who, as previously mentioned, has been highly resistant to its use.

3.1 Practical Application

I have designed an on line questionnaire to be sent to targeted females and will also undertake personal, semi structured interviews with a sample of females who have left and re-entered the sector.

Following the Sue and Ritter process flow, I requested email feedback on my key topic areas from subject matter experts as part of my consultation with experts. I also met individually with a number of senior HR and Diversity specialists both within, and external to, BNY Mellon. The subject of these meetings was to discuss my hypothesis and survey areas. During these meetings we also covered the sample and how to accurately target women within the UK financial services sector. Appendix A shows the topics for the subject matter experts. The results of this preliminary research were used as a basis for deciding on the survey type to employ. Table 3 shows the main data collection methods and it is from this list that I have chosen to use a questionnaire as my primary research method. Methods for administering surveys include telephone interviewing, self-administered mail

questionnaires, and face to face interviewing. Added to these methods are a host of new technologies and techniques most notably email, web based and mobile surveys. It is important as a researcher that I make an informed decision on the most appropriate form of survey to undertake, see Table 4.

For my main research I will use an email survey (see Appendix B), whereby the questionnaire is accessed by a link in a survey invitation (see Appendix C). The respondent will be asked to click the link, which will drop through into the questionnaire and respond to the questions. The respondent will then be asked to submit the questionnaire on the final page of the questionnaire.

Table 3 Main data collection methods

Method
Critical incident techniques
Diaries
Focus Groups
Interviews
Observation
Protocol Analysis
Questionnaires

Source: Hussey and Hussey Business Research 1997

Table 4 Comparison of Survey Methods

Survey Type	Advantages	Disadvantages
Postal Mail	Low cost Wide geographical reach No interviewer bias Anonymity allows for sensitive questions	Low response rate Lengthy response period Contingency questions not effective Don't know who is responding to the survey
Telephone interview	Limited cover bias Fast response Can ask complex questions Wide geographical reach	Fewer land phone lines Confusion with sales calls Intrusive Call screening
Face to face interview	Good response rate Can ask complex questions Longer interviews may be tolerated	Limited geographic reach Time-consuming Expensive Susceptible to interviewer bias Sensitive topics difficult to explore
Online	Can be low cost Fast Efficient Contingency questions effective Direct data entry Wide geographic reach	Coverage bias Reliance on software Too many digital surveys, causing overload

Source: Sue and Ritter (2012)

3.2 Survey Timeline

An important piece of the project is to establish an effective and robust timeline. I have therefore developed a timeline with enough latitude to contend with slippage due to unforeseen circumstances but one which also remains focussed on delivering a conclusive piece of research. This can be found in Table 5. You will see that I have listed the major steps

of the research project to be accomplished, organised by weeks. I have not included the review and selection of software in this timeline as this will be determined by various University demonstrations.

Table 5 Research Project Timeline

Week 1	• Define research and survey objectives
Week 2	• Conduct preliminary research with subject matter experts
Week 3	• Revise objectives • Choose survey method
Week 4	• Select sample
Week 5	• Draft questionnaire & invitation
Week 6	• Pilot & pre-test questionnaire
Week 7	• Launch survey
Week 8	• Send reminders
Week 9	• Send additional reminders
Week 10	• Download data

3.3 Selecting the Sample

A sample is made up of some, not necessarily all, of the members of a population. I am concentrating my research on female members of the UK financial services industry. Clegg (1990) suggested that there were three main characteristics to bear in mind when considering sample size:

- 'The kind of statistical analysis which is planned
- The expected variability within the samples and the results, based on experience (the greater the expected variation, the larger the sample)
- The traditions in your particular research area regarding appropriate sample size'.

Robson (1993) built on this and emphasised 'the need to consider what you are going to do with the data in terms of analysis at the design stage'.

The pilot group used to trial the research was a subset of this population of 5 individuals. Due to the need to conduct meaningful statistical analysis, I aimed to achieve a 60% response rate. Both the pilot sample and the main research survey followed a positivist methodology whereby a sample of subjects was drawn from a population and studied to make inferences about that population.

The sampling strategy, ie the way I have selected individuals for the study, is non-random/non probability, judgemental or purposive sampling. The primary consideration in purposive sampling is my judgement as to who can provide the best information to achieve the objectives of my study. I, as the researcher, will only go to those individuals who in my opinion are likely to have the required information and be willing to share it with me. I also aim to utilise snowball sampling which is the process of selecting a sample using networks. To begin with a few individuals in a group will be selected and the required information will be collected from them. I will then ask them to identify other people who are, or have been, in the UK financial services industry and those people will then be selected as part of the sample.

In addition to individuals who are already known to me being contacted, the following groups will also be contacted and asked for their members to participate:

- Citymothers
- Women in Business
- CIPD East London and Central London branches
- Mumsnet
- We are the City
- City Women's Network
- My Linked In connections (circa 200)
- LinkedIn Groups:
    - Corporate and Cocktails
    - Gender Studies Network
    - Gender in Management
    - HR in Financial Services
    - Women in Technology UK
    - Women in the Boardroom
    - Women and Gender Studies Network

4.0 Data Collection Method – E Mail Questionnaire

My main method of collating data is via an email questionnaire. I have chosen to conduct an email questionnaire as this will be fast to create and deploy. This will also be low cost. This questionnaire is constructed with a set of carefully structured questions, which I pre-tested and redefined to produce a final version of the questionnaire. The aim of the questionnaire was to elicit reliable responses from my chosen sample to gather their experiences of leaving and returning to the UK financial services sector.

As I have adopted a positivistic approach it is essential that the data I collect is specific and precise, therefore the data I intend to collect is mainly quantitative. Some questions of the questionnaire could be deemed as qualitative, however I intend to turn this information into statistical, quantitative data by using a coding system.

The natural location for this study is the business workplace therefore I aim to conduct this research in the workplace and email potential respondents a link to my on line questionnaire to their work addresses. I will not preclude home email addresses however as some individuals may not have returned to the business workplace. I will also use my own university email address, as there will be legal issues with using my employer's email address as they are not sponsoring my research and using my work email address may give others the impression that they are. It is important for the findings of my research to be reliable, which is an essential aspect of the end credibility of my findings. The other aspect of credibility is validity. To ensure the reliability of research the researcher has to ensure the research findings will be repeated, as Raimond (1993) said 'will the evidence and my conclusions stand up to the closest scrutiny?' To test the reliability I would suggest repeating the survey, at a later date, and assessing whether the same results are obtained. This is known as replication and is very important in positivistic studies such as this.

There are many advantages to the use of email surveys. The survey will be quick to send to hundreds of people by entering or importing a distribution list. There is also speed of response and speed of data collation to be considered. This is certainly an advantage over

postal questionnaires. Another advantage of using on line surveys is the convenience. On line survey software allows the researcher to include an invitation to complete the survey and send direct reminders. It is also a seamless link into the survey or for the respondent to opt out of responding.

There are however some disadvantages to using an on line survey. Firstly the researcher must have access to an email list for the population to be studied, therefore this is an important area for me to work on to ensure I have an appropriate number and quality of potential respondents. Another disadvantage is spam filters. Most email programs use filters to flag unsolicited mail or bulk emails. This may result in a number of my email invitation bouncing back to me. A different aspect to this is 'grey-listing'. With grey-listing every time an email service provider receives a message from an unknown sender, it rejects the email with a 'try again later' message. This may delay messages by up to 72 hours. A further disadvantage is there are many on line email surveys being sent out at present. Because online survey software is free or relatively inexpensive many people who otherwise would not have chosen to conduct a survey are opting to collect data via email surveys. This large volume of email surveys has created an overload and potential respondents are ignoring invitations.

According to Hussey and Hussey (1997) 'validity is the extent to which the research findings accurately represent what is really happening in the situation'. It is important I am mindful when carrying out my research and analysing the findings that research errors such as poor samples or inaccurate or misleading measurement can undermine a survey's validity. There are a number of different ways of assessing a survey's validity, the most appropriate in the case of my research are face validity and construct validity. Ensuring my survey is valid from a face validity perspective involves ensuring that the measures I use do actually measure what they are supposed to. Construct validity is important in business research and is particularly relevant with my research. It relates to areas that are not directly observable such as motivation, satisfaction and ambition are known as hypothetical constructs. When I am analysing my findings I shall be mindful that these hypothetical constructs do not mislead my conclusions.

As I am to follow a positivist paradigm by constructing a sample, I am interested in determining my confidence level of stating the characteristics found in my sample would be present in the population as a whole. This is known as generalizability. According to Vogt (1993) this was 'the extent to which you can come to conclusions about one thing (the population) based upon information about another (the sample).'

4.1 Designing the Survey and the Questions

4.1.1 Designing the questions

Each survey question is a tool of measurement to discover the respondent's opinion, thought process and behaviour. It was essential that I constructed my survey with my hypotheses and research questions at the forefront of my mind at all times. I aimed to make the questionnaire short, unambiguous and meaningful to each respondent. Poorly constructed questionnaires can frustrate and/or confuse respondents, thus limiting the number of responses and /or reducing the quality and reliability of the responses.

Paper II saw the main published literature touching upon the areas I aim to research and I used the findings of this research to flavour the questions in my questionnaire. Gangl and Ziefle's findings that motherhood precedes wage penalties of between 9% and 18% per child has implications for my research as my hypothesis is a large percentage of women are returning to the UK financial services sector at a lower level and a lower salary than when they left. Gangl and Ziefle's research also showed that mothers tend to be significantly less likely to switch employers than childless women which my research will also look at.

When I was designing the questionnaire and the questions it was important I ensured they were valid in relation to my initial research questions and measured what they were supposed to measure. For example a question to a respondent asking if they felt valued at their company would not be a valid measurement of what level she was at when she left the company. Reliability has also been considered and this may be compromised within the research when it comes to respondents recalling the specific information asked. For example some questions ask the respondent to state corporate level and salary level when

leaving and re-entering the workforce. This is something I will have to bear in mind when I am collating and analysing the data. I have reduced this threat to validity and reliability as far as possible by limiting the amount of this type of data that I will collecting. I initially considered asking questions such as numbers of reports to employees and level of budgetary responsibility at time of leaving/re-entering however I believed these were more difficult to remember than personal information such as salary and corporate level, and therefore were more susceptible to reliability difficulties. I therefore did not include these types of questions in the questionnaire.

Another threat to the validity of my data is social desirability or 'political correctness'. This could lead to respondents giving the 'right' answer rather than the actual answer to questions. There is a desire within most individuals to conform to societal norms and, as this is a self administered questionnaire, my research is at risk of this due to the lack of push back at the time of the participant responding. Respondents can be more honest and open in online surveys however than in face to face situations but I have ensured that my questionnaire will state twice that the responses will remain confidential and anonymous. I will also emphasise the confidentiality and anonymity within the invitation email.

All but two of the questions within my questionnaire are closed-ended. This means that I have provided a list of predetermined responses for the respondent to choose from. This is because are familiar to most respondents, are easy to answer and the responses can reliably measured. I have used a mixture of dichotomous and multiple choice questions. One of the dichotomous questions is a contingency question, to determine whether the respondent is qualified to answer the rest of the survey – this is the first question, asking if the respondent is female. Another is also a contingency question, is the respondent currently in, or has been in, the financial services sector.

The two open-ended questions are the respondents job title and the final question which is; 'Given the situation again, would you make the same decision to leave?' I will use a computer programme to code the responses to these questions.

As discussed previously, I pre-tested my questionnaire on 5 individuals who formed a small sample of my target population. These individuals completed the questionnaire and provided feedback about the questions, flow of the questionnaire and the technical elements of the online format. I will exclude these individuals from the main research as they have been exposed to the questions.

4.1.2 Designing the Survey and Invitation

When designing the invitation email I had to bear in mind that this was the opportunity to 'sell' the survey to the potential respondent. I needed to persuade the individual that the survey would be a valuable way to spend their time. I needed to ensure the invitation was short and simple whilst still conveying all of the essential information about the questionnaire.

The email subject line was the first opportunity to gain the engagement of the potential respondent. I decided to use '**Share your experience of leaving and re-entering the workforce'** which captures the essence of the objectives of the research.

The body of the invitation email was also kept simple with tone, length, readability, respect for the respondent and credibility of the research kept in mind whilst drafting. The invitation was kept in a friendly tone and emphasised the importance and ease of responding. I also provide clear instructions on how to complete the questionnaire. I also used the word 'help' in the invitation in terms that the respondent would help me by completing the questionnaire. I used this word because it can trigger cognitive dissonance in some individuals – i.e. if a respondent sees herself as a helpful person but then refuses to participate, this is reduced if the word help is included to remind and reinforce the fact that she is a helpful person. This also dovetails into self-perception theory as a respondent who considers themselves as helpful and identifies with this label will choose to participate. Another technique to engage the respondent to begin the survey, and then continue through the questions and not drop out, is to say that their responses will have a positive impact in understanding the pipeline for women who take breaks from their career. I have included this in the invitation.

I included most of the instructions in the invitation email therefore I did not repeat these in the survey itself. I did not password protect the survey as I did not think this was necessary and would serve as an obstacle for respondents.

It was important to ensure as far as possible that respondents complete the questionnaire just once, rather than multiple times. However ensuring the respondents anonymity and the practical goal of eliciting just one response per person can be contradictory. I therefore stated in the invitation that the survey should be completed just once per person.

As I was conducting an on line survey I was able to use graphics and make the questionnaire look visually appealing. Dillman & Bowker (2001), observed that people who try to complete web surveys encounter two sources of significant frustration; lack of computer knowledge and poor questionnaire design. This often leads to early termination of the survey. It was therefore essential for me to consider the appearance, readability, user-friendliness and technical compatibility of the questionnaire. I intend to employ the Bristol Online Survey tool and use SPSS to assist in the analysis of the data.

I ensured that the first question was easy to answer and required no more than a few seconds of the respondent's time. As respondents progress through a questionnaire they become more invested and engaged in the process and are less likely to abandon the survey. Therefore I also ensured that the questions progressed in a logical order and used fonts, colour and shading to good effect to assist the respondent in answering the questionnaire.

Another advantage of the on line method is the ability to design the questionnaire so that the respondent can skip questions easily which do not apply to them. I ensured I incorporated this programming technique into the questionnaire.

4.1.3 Deployment of the On Line Survey

Once the pilot questionnaire had been deployed and results incorporated into the redesigning of the final version of the questionnaire I conducted an end to end test of the survey process. This involved 5 testers who were not part of the sample population and who had no prior involvement in the project . The testers each went through the survey process and following this, they provided commentary on their experience to me. Commentary included points such as time it took to complete the survey, any technical difficulties they found and survey design.

Following this testing I aim to soft launch the survey with a small number of real respondents to allow a further opportunity to assess the functionality of the questionnaire. Once this phase is complete I will send the survey to the wider population. I will monitor the responses on a daily basis which will assist in deciding when to send reminder emails or widen the sample field if necessary. I plan to send a reminder email after one week initially.

5.0 Data Collection Method – Semi Structured Interviews

As discussed previously I will be using the Triangulation approach to mixed method methodology in order to corroborate my quantitative research findings. This will be in the form of semi structured interviews with females who have left the workplace and re-entered. This is a general term which refers to a context in which the interviewer has a series of questions that are in the general form of an interview schedule but is able to vary the sequence of the questions. This will mean in the case of my research that the interviews will be somewhat general in their frame of reference and I will have the latitude to ask further questions in response to what I see as significant replies.

It is important to mention specifically the feminist critique of structured interviewing as it is sometimes difficult to disentangle from the critique that is launched against qualitative research in general. For many feminist social researchers the structured interview symbolised more readily than any other methods, the limitations of quantitative research, partly because of its nature. Nature is mentioned because of the asymmetrical relationship between the researcher and subject. From the perspective of feminism when women interview women, a wedge is hammered between them that, in conjunction with the implication of a hierarchical relationship between the interviewer and subject, is incompatible with its values. An impression of exploitation is created, but exploitation of women in precisely what feminist social science seeks to eradicate. In order to address this paradigm I will ensure I take heed of Cotterill (1992) and Oakley (1981) who discussed ensuring the interviewer invests her own personal identity in the research relationship by answering questions, giving support and sharing knowledge and experience with the subject.

6.0 Data Analysis

When considering processing and analysing the data it is important to keep in mind the original hypotheses and the research objectives. I have developed a data analysis plan as follows:

Goal: - To determine the organisational and salary level women are returning at within the UK financial services sector following a career break

Objective: - To identify the organisational and salary levels among women leavers
- To identify the organisational and salary levels among women returners
- To identify the salary differentials between leaving and returners
- To understand whether there is an organisational and/or salary level when women do not renter the workplace and sector
-

Measurement: Specific demographic questions determining organisational and salary levels of leaving and re-entering points. Salary ranges and organisational levels have been defined for the respondents to choose one in each question. Family income also included.

Analysis Plan: a) Present descriptive statistics for each of the questions

b) Test differences between the levels and ranges of respondents at point of leaving and at point of re-entry

c) Test whether the family income has an impact on the point of leaving and re-entry.

d) Test the length of time away from the workforce's impact upon salary and organisational level

Goal: - To assess whether organisation and salary levels affect the decision to leave the sector

Objective: - To identify the determining factors in leaving the UK financial services sector

- To identify whether the organisational and salary level is an influencing factor when women leave the UK financial services sector

Measurement: Specific questions around reasons for leaving the workforce/financial services sector. Specific demographic questions determining organisational and salary levels of leaving points. Family income also included.

Analysis Plan: a) Present descriptive statistics for determining factors for leaving the sector

b) Test differences between the levels and ranges of respondents and reasons for leaving

c) Test whether the family income has an impact on the leaving reasons

The quantitative aspect of the research will be analysed using the Bristol Online Survey and SPSS. I will code the qualitative aspects of the survey using various coding techniques. The most frequently used approaches to qualitative data analysis are analytic induction and grounded theory. Analytical induction is an approach to the analysis of data in which the researcher seeks universal explanations of phenomena by pursuing the collection of data until there are no cases that are inconsistent with a hypothetical explanation found. This type of rigorous analysis is not what I intend to undertake as there are a number of problems with this approach particularly that the final reasons that this type of analysis arrive at specify the conditions that are sufficient for the phenomenon occurring and rarely the necessary conditions. This means that analytic induction may find out why women with certain characteristics or in certain circumstances leave a work place but it does not allow us to say why those particular women go onto return at higher or lower levels. In addition, unlike grounded theory, this type of analysis does not provide useful guidelines as to how

many cases need to be investigate before the absence of negative cases and the validity of the hypothetical explanation can be confirmed.

Grounded theory is the most widely use framework for analysing qualitative data. According to Strauss and Corbin (1998) it was defined as 'theory that was derived from data, systematically gathered and analysed through the research process. In this method, data collection, analysis and eventual theory stand in close relationship to one another'. Therefore we can see that two central aspects of this theory are that it is concerned with the development of theory out of data and the approach is iterative meaning that the data collection along with the analysis proceeds in partnership and repeatedly refers back to each other. There are certain tools of grounded theory including theoretical sampling, coding, theoretical saturation and constant comparison. I will certainly be using coding and I will particularly investigate the following practices (as identified by Strauss and Corbin);

- Open coding
- Axial coding
- Selective coding

7.0 Ethics

We should always consider the big picture issues when conducting a research a project. There are three main issues when considering ethical responsibilities to research:

Informed consent

In all of the cases, respondents to my survey will be on a voluntary basis. In order to make an informed decision about participating in my research, the volunteers will be briefed on the general nature of the survey, the University which I am studying at, how the data will be used, the average length of time to complete the survey and whether there are any risks involved in providing the information such as embarrassment or retribution from their employers. Volunteers will be briefed on these issues within my introductory email.

Confidentiality/Anonymity

One of the most stringent requirements in my research is the maintaining of confidentiality of the respondents. The respondents will expect their information to be kept confidential and not to be disclosed to third parties. I will assure respondents that their information will remain confidential within the introductory email and within the questionnaire itself. I will also promise anonymity. My statement will be:

'All responses will remain strictly confidential and anonymous'.

Responses to email questionnaires are never truly anonymous as the researcher will know the respondents email addresses, and this may make potential respondents sceptical of my survey offering anonymity. What is important is that I will promise anonymity and I will take the necessary steps to ensure that any identifying information about survey respondents is kept separate from their responses.

Survey Reporting

The reporting and interpreting of the data must be dealt with sensitively to ensure respondent confidentiality and the accuracy of reporting and interpretation of results.

Demographic information could identify respondents therefore it is important for me as the researcher to produce reports that cannot lead to the identification of individuals.

8.0 Conclusion

This paper has discussed and critically analysed the different research paradigms and strategies which are appropriate for my research. Also discussed were the chosen research methods and data analysis procedure along with ethics.

For my research into the exit and re-entry points of the careers of women within the UK financial services sector I have chosen to undertake a mixed methods study utilising both qualitative and quantitative techniques. My aim is to test my research hypothesis which is that a large percentage of women are returning to the UK financial services sector at a lower level and a lower salary than when they left the sector.

The mixed methods study will firstly involve a short questionnaire to be completed by women who have left the sector which will enable me to collect mainly quantitative data. This will be followed by a set of semi structured interviews collecting qualitative data. The data will be collected and analysed using the Bristol Online Survey, SPSS and grounded theory, coding systems.

APPENDIX A

Subject Matter Experts

Items for discussion and feedback

- **How long, in total, were you out of the work place for (please include maternity leave)?**
- **How many times have you left the workplace (please include maternity leave)?**
- **Why did you leave the workplace?**
- **Whilst you were out of the workplace – did you undertake any voluntary or paid activities? If so, please can you list.**
- **When you were considering returning to the workplace what were the determining factors which made you return?**
- **Other comments**

APPENDIX B

QUESTIONNAIRE – version 7

This survey is intended for women who have left the **paid, employed workforce** as an employee and later re-entered. It is for women who were or are in the professional, insurance or financial services sectors.

Please answer all of the questions.

Do you work in:

Banking/Building Societies

Life/General/Brokerage Insurance

Investment/Fund Management

Securities Trading

Accountancy Services

Legal Services

Management Consultancy

Other – please specify

Since you started working how long have you spent out of the workplace in total (including maternity leave)?

0 – 12 months

13 – 24 months

25 – 36 months

37 – 48 months

4+ years

How many times have you left the paid, employed workforce during that time?

Whilst you were out of the paid, employed workplace did you (tick all that apply)

Undertake paid freelance work – please state nature of business

Volunteer – please state where and what capacity

Continue your education – please state area and length of study

Other – please state

None of the above

<u>When you left the workforce</u>

For what reasons did you leave the workforce? (please tick all that apply)

To have/care for a child/children (including maternity leave)

How many children did you care for? 1/2/3/4+

To care for adults

How many adults did you care for? 1/2+

Lack of real opportunities for flexible working

Lack of development opportunities

To continue your education

Financial reasons

To travel

Other – please specify

What age were you when you first left the employed, paid workforce?

What was your annual personal income when you left the workforce (before tax)?

Less than £30k per year

£30k to £50k per year

£51k to £75k per year

£76k to £100k per year

£101k + per year

What was your joint annual family income when you left the workforce (before tax)?

Less than £30k per year

£30k to £50k per year

£51k to £75k per year

£76k to £100k per year

£101k + per year

How would you best describe your level when you left the workforce?

Junior

First line management

Middle Management

Senior level Management

C Suite, Executive or Board level

<u>When you returned to the workforce</u>

What age were you when you returned to the workforce most recently?

Did you return to the professional, insurance or financial services sector? Yes/No/ name sector returned to

What were the reasons for returning to the paid workforce/ (tick all that apply)

Family circumstances assisted with your return

Financial reasons – long term benefits such as pension, health insurance etc

Financial reasons – paying day to day bills

Reignite self confidence/self fulfilment/identity

Desire for long term career

Enjoyment of working

Children were at an age when they were more self reliant

Children were at an age when they were more expensive

Availability of a flexible working pattern

Other – please specify

What was your annual personal income when you returned to the paid, employed workplace (before tax)?

Less than £30k per year

£30k to £50k per year

£51k to £75k per year

£76k to £100k per year

£101k + per year

What is the approximate difference in your annual personal income (before tax) between leaving and re-entering? £ xx

What was your joint family income when you returned to the workplace?

Less than £30k per year

£30k to £50k per year

£51k to £75k per year

£76k to £100k per year

£101k + per year

Was your family income a factor in your decision to leave or re-enter the sector? Yes/No/Comments

If you returned at a lower income or level, whose choice was this?

Yours

Employer

Mixture of both

Other – please specify

If you returned at a lower income or level, did this recover after you had returned for a period of time? Yes/No/ N/a

When you first returned to the workplace did you return to the same working pattern?

Yes/No – give details

When you first returned to the workplace did you return to the same role?

Yes/No – give details

How would you best describe your level in the organisation when you first returned to the workplace?

Same level

Higher level

Lower level

If you did not return to the professional, insurance or financial services sector please state why (tick all that apply)

Family circumstances

Lack of work/life balance in previous company/role

Financial reasons

Lack of career progression opportunities

Wanted to pursue other career choices

Wanted to exit the sector

Other – please specify

Given the situation again, would you make the same decision to leave the workforce for the same length of time?

Yes/No/Reasons

Given the situation again, would you make the same decision to leave the workforce at the same point in your career?

Yes/No/Reasons

Did your family income have a bearing on your decision to leave/re-enter the workplace for the amount of time you did?

Yes/No/Reasons

Educational Attainment

Up to A level or equivalent

Up to First degree or equivalent

Up to Masters level, professional qualifications or equivalent

Up to Doctorate or equivalent

Do you have caring responsibilities for:

Children

Adults

Both

None

APPENDIX C

Invitation to Survey

Subject Line **– Share your experience of leaving and re-entering the workforce**

I would like to invite you to participate in an exciting piece of research which will only take a few minutes of your time.

I am researching the career levels which women leave the workforce compared to the levels they re-enter after a career break. This is part of my professional doctorate with Anglian Ruskin University and will be ground-breaking research within the UK financial services sector.

If you have taken time out from the workforce then your views and input are crucial to the research. If you have not yet re-entered the workforce please also complete the survey as I would like to capture this information too. Please follow the link below to the survey. It should take you approximately five minutes to complete.

The survey will close in 3 weeks time. If you experience any problems with the link please do email me . Please complete this survey only once. All information collected will be anonymous and confidential.

Many thanks in advance for your participation.

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